

Disclosure Statement of John Heritage (version prepared on 2nd May 2017)

Name of Financial Adviser: John Charles Heritage (FSP9003)

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It Is Important That You Read This Document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser you choose.

What sort of financial adviser am I?

I am a registered, but not authorized, financial adviser (RFA) and can give you advice about...

- Budgeting, debt restructuring or reduction
- Personal and business risk insurance in the event of death, disability or serious illness
- Medical insurance and Travel Insurance
- Funeral plans
- Bonus Bonds
- Cash, term deposits and cash Portfolio Investment Entities (PIEs) with banks and other institutions
- Insurance on houses, contents, cars etc...
- General advice on taxation, estate planning issues, commercial insurance and ACC
- General, non-personalised advice on Kiwisaver

What should you do if something goes wrong?

If you have a problem, concern or complaint about any part of my service, please tell me so that I can try to fix the problem. If we cannot agree on how to fix the issue you can contact Financial Services Complaints Ltd (FSCL). This service will cost you nothing and will help us resolve any disagreement. You can contact FSCL at PO Box 5967 Wellington 6145 (Tel: 0800 347 257 or complaints@fscl.org.co.nz).

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority (FMA) regulates financial advisers. Contact the FMA for more information, including financial tips and warnings. You can report information or complain about my conduct to the FMA but, in the event of a disagreement, you may choose to first use the dispute resolution procedure described above (under: **What should you do if something goes wrong?**).

Declaration

I, John Charles Heritage, declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement is true and complete and complies with the disclosure requirements of the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: John Heritage

Date: 2nd May 2017