

19 February 2020

Dear Client

Re: Financial Service Providers Act 2008

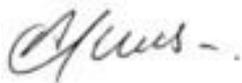
A requirement of the Financial Service Providers Act 2008 (FSP), stipulates any individual providing advice about any category 2 product (Fire and General Insurance Products, or risk related Life Insurance Products), must be registered in accordance with the FSP and the Financial Advisers (Disclosure) Regulations 2010.

In addition, individuals are required to complete a 'Disclosure Statement' advising their authority in terms of providing advice about category 2 products to clients. The Disclosure Statement also includes details of internal and external complaints procedures.

All members of staff at Vercoe Insurance Brokers Ltd with the responsibility of providing you with advice on these products are registered and compliant with the FSP and regulations.

Accordingly, and in compliance with the Act and regulations, we have enclosed individual Disclosure Statements from our staff for your reference and record.

Kind Regards,



ADRIENNE MADDEN
DIRECTOR

Disclosure statement (financial adviser)

Name of financial adviser: Adrienne Madden
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: adrienne@vercoes.co.nz

This disclosure statement was prepared on: 19 October 2016

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 that you choose.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser.

I can give you advice about any category 2 product (Fire and General Insurance Products, or risk related Life Insurance Products, providing Credit under a Credit Contract).

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by phoning Adrienne Madden or Linda Kane at Vercoe Insurance Brokers, 07 8894480

This service will cost you nothing, and will help us resolve any disagreements

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme,

You can contact Financial Services Complaints Limited
Address: PO Box 5967, Lambton Quay, Wellington, 6145
Telephone number: 0800 347 257
Email address: info@fscl.org.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 regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above under "What should you do if something goes wrong?."

Declaration

I, Adrienne Madden, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Linda Kane
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: linda@vercoes.co.nz

This disclosure statement was prepared on: 19 October 2019

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Declaration

I, Linda Kane, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Owen McCabe
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: owen@vercoes.co.nz

This disclosure statement was prepared on: 19 October 2019

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Declaration

I, Owen McCabe, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Aleisha Bonnar
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: aleisha@vercoes.co.nz

This disclosure statement was prepared on: 19 February 2020

It is important that you read this document

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What sort of adviser am I?

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Declaration

I, Aleisha Bonnar, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Liana Fraser
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: liana@vercoes.co.nz

This disclosure statement was prepared on: 19 October 2019

It is important that you read this document

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What sort of adviser am I?

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Declaration

I, Liana Fraser, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Rhiannon Wharepapa
Address: C/- P O Box 246, 217 Thames Street, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: rhiannon@vercoes.co.nz

This disclosure statement was prepared on: 3 July 2019

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 that you choose.

What sort of adviser am I?

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Declaration

I, Rhiannon Wharepapa, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Ivana Vink
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: ivana@vercoes.co.nz

This disclosure statement was prepared on: 5 April 2019

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 that you choose.

What sort of adviser am I?

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Declaration

I, Ivana Vink, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Matthew Wallace
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: matthew@vercoes.co.nz

This disclosure statement was prepared on: 19 February 2020

It is important that you read this document

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What sort of adviser am I?

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Declaration

I, Matthew Wallace, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Danielle Slight
Address: C/- P O Box 246, 217 Thames St, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: danielle@vercoes.co.nz

This disclosure statement was prepared on: 19 February 2020

It is important that you read this document

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Declaration

I, Danielle Slight, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Sayuri Hewawasam
Address: 217 Thames Street, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: sayuri@vercoes.co.nz

This disclosure statement was prepared on: 25 January 2020

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 that you choose.

What sort of adviser am I?

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Declaration

I, Sayuri Hewawasam, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



Disclosure statement (financial adviser)

Name of financial adviser: Sarah Thompson
Address: 217 Thames Street, Morrinsville
Trading name: VERCOE INSURANCE BROKERS LTD
Telephone number: 07 8894480
Email address: sarah@vercoes.co.nz

This disclosure statement was prepared on: 25 January 2020

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 that you choose.

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Declaration

I, Sarah Thompson, 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 in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

