

## Disclosure statement (financial adviser)

Name of financial adviser: Richard Turfrey  
Address: Level 1, 340 Victoria Avenue, Wanganui  
Trading name: Turfs Financial Services Limited t/a Insurance Works  
Telephone number: 06 348 4577  
Fax number: 06 348 4576  
Email address: enquiries@insuranceworks.co.nz  
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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 that you choose.

### What sort of adviser am I?

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

I can give you advice about:-

- Personal and business risk related products.
- Mortgages and fixed interest rates
- House, contents and car insurance

I can also give you class action advice about 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 Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at—

Address: P O Box 5967, Lambton Quay, Wellington  
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, Richard Ewan Turfrey, 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:

