

## Disclosure Statement (Financial Adviser)

Name of Financial Adviser: Valerie Turner  
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### It is important that you read this document.

This information will help you 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 authorized, financial adviser. I can give you advice about general insurance products, including commercial and domestic insurance, professional and specialist general insurance products.

### 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 employer so that my employer can try and fix the problem.

You may also contact Financial Services Complaints Ltd. This service will cost you nothing and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd at Address: PO Box 5967, Lambton Quay, Wellington 6145  
Telephone Number: 0800 347 257  
Email address: [info@fscl.org.nz](mailto: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 any information or complaint 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, Valerie Turner, 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:



**SPRATT**

A member of Spratt Financial Group.