



DISCLOSURE STATEMENT for Foster van Gruting

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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 identifying and quantifying personal and business financial risks, considering solutions and ensuring sufficient cash or income is available in the event of death, disability or illness. Products I provide advice on include Term Life Assurance, Trauma Assurance, Income Protection Assurance, Total & Permanent Disability Assurance, Mortgage Protection Assurance, Health Assurance, Shareholder Protection, Business Assurance, Group and Employee Benefits Plans.

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 I can try to fix the problem.

If we cannot agree on how to resolve the issue, you can contact the Insurance and Savings Ombudsmen. This service will cost you nothing, and will help us resolve any disagreements. You can contact the ISO at www.iombudsmen.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 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, **Foster van Gruting**, 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: _____

A handwritten signature in black ink, appearing to read 'Foster van Gruting', is written over a horizontal line.

Date: 17/01/2017

This Disclosure Statement, (version 2.0 was prepared on 19th November 2013