***DISCLOSURE STATEMENT***

Andre Tourelle Adviser – Tourelle Lifebrokers Limited

Financial Adviser Registration Number: FSP108480

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Email: tourelle@tourelle.co.nz

Address: PO Box 132, Waihi Beach Date: October 2016

**It is important that you read this document**

This information will help you to choose a financial adviser that best suits yours 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: category 2 financial products such as Personal & Business Life, Disability & Medical Insurances (Term Life, Trauma, Total Permanent Disablement, Share Purchase, Key Person, Debt Protection, Business Revenue Protection, Income Protection, Mortgage Repayment, and Health/Medical).

**What should you do if something goes wrong?**

If you have a problem, concern or complaint about any part of my service, please contact my internal complaints scheme so that they can try to fix the problem. You may contact the internal complaints scheme by phoning 0800 865 855 or by emailing tourelle@tourelle.co.nz or in writing to Tourelle Lifebrokers Ltd, PO Box 734, Hamilton 3240.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact FSCL (Financial Services Complaints Ltd). The service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL by emailing info@fscl.org.nz, calling FSCL on 0800 347 257, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

**How am I regulated by the Government?**

You can check that I am a registered financial services provider at <http://www.fspr.govt.nz>

The Financial Markets Authority authorises and 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, Andre Tourelle, 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: ­­­­­­­AJ TOURELLE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Client Acknowledgement: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date:\_\_\_/\_\_\_/\_\_\_