

DISCLOSURE STATEMENT

Version Three

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This Disclosure Statement was prepared on 1 August 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:-

- Life Insurance
- Trauma Insurance
- Complete Disablement Insurance
- Income Protection Insurance
- Business Insurance
- Mortgage Repayment Insurance
- Shareholder Protection
- Key Person Insurance
- Private Medical Care Insurance
- Specialists and Tests Insurance
- Specialising in Reducing ACC Levies

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 Ltd. This service will cost you nothing, and will help us resolve any disagreements. You can contact them at:-

Address: Financial Services Complaints Ltd
PO Box 5967
Lambton Quay
Wellington 6145

Telephone Number: 0800 347247 or 03 472 3725

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, Valentina Pereira, 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.