

Disclosure Statement



REGISTERED FINANCIAL ADVISER

Shaun Bay

FSP 508526

Lvl 3 264 Mt Eden Rd, Mt Eden, Auckland, 1024, New Zealand

Apex Advice Group Ltd

0800 809 009

shaunb@apexgroup.co.nz

14/01/2020

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 & Business insurance including Life, Trauma, Income Protection, Total and Permanent Disability and Health Insurance
- Consumer credit contracts (including mortgages and personal loans)

Note: Apex has an agreement with AIA to service AIA owned clients on their behalf. If you are an AIA owned client, you will be presented an AIA insurance solution. We are only able to present other insurance solutions if there is no AIA solution for your needs.

I can give you class advice (not personalised) 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 and my employer can try to fix the problem. You may contact the internal complaints scheme by contacting us on 0800 888 202 or email us at advisers@apexgroup.co.nz.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Dispute Resolution Service.

This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Dispute Resolution Service at:

Address:	Financial Dispute Resolution Service PO Box 2272 - Wellington 6140
Telephone number:	+64 (04) 910 9952
Free phone:	0508 337 337
Email address:	enquiries@fdrs.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, Shaun Bay, 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



Client acknowledgement

I, acknowledge receipt of the Disclosure Statement v1 dated 14th January 2020 for Shaun Bay and Apex Advice Group Ltd.

Signed..... Date.....

Signed..... Date.....