

Disclosure Statement

Name of financial adviser: Emma Williams
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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 financial adviser. I am not, however, authorised to give advice in relation to securities, land investment products, futures contracts, or investment-linked contracts of insurance.
I can give you advice about insurance contracts, other than investment-linked insurance contracts.

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 or my employer, so that our internal complaints scheme can try to fix the problem.
You may contact our internal complaints scheme by notifying us in writing at

Baileys Insurance Brokers Ltd
Internal Complaints Scheme
P O Box 101 101
North Shore
Auckland 0745

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 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: 13th Floor, 45 Johnston Street, Wellington
Telephone number: 0800 347257
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, Emma Williams, 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:

