



Disclosure statement (financial adviser)

Name of financial adviser: Stephen Thomas MacManus FSP707794

Address: 41 Tarbert Street, Alexandra 9320. PO Box 88, Alexandra 9340

Trading name: Commercial & Rural Insurance Brokers Ltd

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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 any category 2 product (Fire and General Insurance Products, or risk related Life Insurance Products).

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by phoning Sharon Fisher on 03 448 7139 or 0800 887 139 (8.30 am to 5 pm Monday to Friday).

Alternatively, you can put your concerns in writing to either of the following addresses;

Email: sharon@crbroker.co.nz

Postal: Commercial & Rural Insurance Brokers, PO Box 88, Alexandra 9340.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Insurance & Financial Services Ombudsman Scheme Inc. (IFSO Scheme).

This service will cost you nothing, and will help us resolve any disagreements.

You can contact IFSO at —

Address;	Postal	PO Box 10-845, Wellington, 6143, New Zealand
	Physical	Level 8, Shamrock House, 81 Molesworth Street, Wellington 6011

Telephone number: +64 04 499 7612 or free phone 0800 888 202 Email address: info@ifso.nz

How am I regulated by the Government?

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

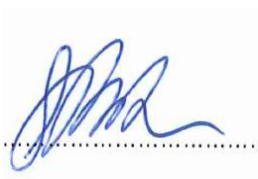
The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

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, **Stephen Thomas MacManus** 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 blue ink, appearing to read 'S. MacManus', is written over a horizontal dotted line. The signature is stylized and cursive.