



DONALDSON BROWN
INSURANCE BROKERS

DISCLOSURE STATEMENT

Name of financial adviser . Sreten Cvetkovski
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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 non-investment related life insurance products including trauma, critical illness, income protection, total permanent disability and health insurance. I specialise in both personal and business Risk Protection for life and disability insurances.

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. You may contact our internal complaints scheme by telephoning (09) 215 3371, by email stret@dbib.co.nz or in writing to PO Box 37-068, Parnell, Auckland.

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 (FSCL). This service will cost you nothing and will help us resolve any disagreements. You can contact FSCL at:

Address: PO Box 5967, Lambton Quay, Wellington 6145

Phone: 0800 347 257

Email: 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, Sreten Cvetkovski, 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: _____