

DISCLOSURE STATEMENT

Version date: 1 March 2019

NAME AND REGISTRATION NUMBER OF FINANCIAL ADVISOR	Daniel Smithwood - FSP 245 265
ADDRESS	PO Box 60328 Titirangi Auckland 0642
TRADING NAME	IronOak Financial Services Limited
TELEPHONE NUMBER	09 390 0082
EMAIL ADDRESS	daniel@ironoak.co.nz
THIS DISCLOSURE WAS PREPARED ON	11th February 2018

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 give advice about; Life, Disablement, Trauma, Income & Mortgage Protection, Health and House, Contents and Car Insurances. I also give Class advice about KiwiSaver.

WHAT HAPPENS IF SOMETHING GOES WRONG?

If you have a problem, concern, or complaint about any part of my service, please contact me in the first instance (daniel@ironoak.co.nz) to engage with our internal disputes process. If we cannot agree on how to fix the issue, or if you decide not use the internal disputes procedure, you can contact the Insurance and Financial Services Ombudsman. This service will cost you nothing, and will help us resolve any disagreements. You can contact the IFSO at:

ADDRESS	PO Box 10-845 Wellington
TELEPHONE NUMBER	(04) 499 7612 Freephone 0800 888 202
EMAIL ADDRESS	info@ifso.nz
PARTICIPANT NUMBER	4001722

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 happens if something goes wrong?).

DECLARATION

I, Daniel Smithwood, 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: