



DISCLOSURE STATEMENT REGISTERED FINANCIAL ADVISER

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This disclosure statement was prepared on: 28/06/2013

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).

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.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Insurance & Savings Ombudsman.

This service will cost you nothing, and will help us resolve any disagreements. You can contact the Insurance & Savings Ombudsman at:

Address: Office of the ISO
PO Box 10-845 - Wellington 6143 NEW ZEALAND
Telephone number: +64 (04) 499 7612
Free phone: 0800 888 202
Email address: <http://www.iombudsman.org.nz/contact>

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, Kevin Hickland, 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

Date