



**Registered Financial Adviser
DISCLOSURE STATEMENT**

Name of Broker	Andrea Fraser		
Financial Service Provider No.	FSP121104		
The firm I represent	McDonald Everest Insurance Brokers Ltd		
Physical Address	158 Powderham St., New Plymouth 4347		
Postal Address	PO Box 4080, New Plymouth 4301		
Phone	Fax	Email	Website
06 758 1199	06 758 1188	andrea.fraser@mcdev.co.nz	www.mcdev.co.nz
This Disclosure Statement was prepared on		11 th June 2019	

It is important that you read this document.

This document will help you 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? (My Business Activities and Product Description)	I am a registered, but not authorised, financial adviser. I can give you advice about Fire and General Insurance (Category 2) products. McDonald Everest Insurance Brokers Ltd provides Fire & General Insurance Broking Services for clients in the Commercial, Rural and Domestic sectors.
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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 contact so that they can try to fix the problem.
You may contact my internal complaints contact by phoning Mike Bradley on 06 758 1199, or by email mike.bradley@mcdev.co.nz, or by writing to Internal Complaints, McDonald Everest Insurance Brokers Ltd., PO Box 4080, New Plymouth 4340.
If we cannot agree on how to fix the issue, or if you decide not to use our internal contacts, you can contact the independent complaints service at:

Name	Financial Services Complaints Ltd.		
Address	PO Box 5967, Lambton Quay, Wellington 6145		
Phone Number	0800 347 257	Fax:	04 472 3727
Email Address	info@fscl.org.nz	Website:	www.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, Andrea Fraser, 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	11 th June 2019
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