

Primary Disclosure Document

Registered Financial Adviser

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Trading Name: CAROMOJADO 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:

Insurance:

This includes an analysis of your current lifestyle and / or business situation with a written report detailing the proposed insurance products required to meet your goals. These products can include (but are not limited to):

Personal Products

- Life Insurance
- Trauma Insurance
- Total Permanent Disability
- Mortgage Repayment Insurance
- Income Protection
- Medical Insurance
- Funeral Insurance

Business Products

- * Ownership Protection
- * Key Person Protection
- * Debt Protection
- * Income Protection
- * Revenue Protection

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please contact me either by email, as above, or phone 021 977 489 or 0800CARO

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 & Savings Ombudsman (ISO). This service will cost you nothing, and will help us resolve any disagreements.

You can contact the ISO at:

PO Box 10-845, Wellington 6143, New Zealand FreePhone: 0800 888 202
Email address: info@iombudsman.org.nz

How am I regulated by the Government?

You can check that I am a registered financial services provider and a Registered Financial Adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority authorises and 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, Caro Gatley, 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: _____