



### Disclosure Statement (Financial Adviser)

Name of financial adviser: Dean Young  
Address: 1 Nile Rd, Milford, Auckland 0620  
Trading name: Brave Day Limited  
Telephone number: (09) 480 6113  
Email address: [dean@braveday.co.nz](mailto:dean@braveday.co.nz)  
Registration number: FSP27665

This disclosure statement was last updated on 22 September 2017.

#### 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 Category 2 products; furthermore I choose to limit my advice to Risk Management. I provide advice in the following areas:

<u>Business:</u>	<u>Personal:</u>
Key Person Insurance	Medical Insurance
Shareholder Protection Insurance	Income Protection / Mortgage Protection
Debt Protection Insurance	Trauma Insurance
Business Continuation Insurance	Total & Permanent Disablement Cover
	Life Insurance

If you require advice on other areas of insurance, I can refer you to **BRAVEDAY's** Fire & General broker who specialises in that area.

#### 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 my internal complaints scheme by emailing [info@braveday.co.nz](mailto:info@braveday.co.nz) with a brief overview of your problem, concern or complaint. An acknowledgement of your concern will be sent immediately and a reply on the matter will be sent to you within seven days. 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 & Financial Services Ombudsman (IFSO).

This service will cost you nothing, and will help us resolve any disagreements. You can contact the Insurance and Financial Services Ombudsman.

Address: PO Box 10-845, Wellington 6143  
Telephone number: 0800 888 202  
Email address: [info@ifso.nz](mailto:info@ifso.nz)

#### How am I regulated by the Government?

You can check that I am a registered financial adviser at [www.fspr.govt.nz](http://www.fspr.govt.nz). The Financial Markets Authority (FMA) regulates financial advisers. Contact the FMA for more information, including financial tips and warnings.

You can report information or complain about my conduct to the FMA, 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, Dean Young, 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:

*Your Insurance Planning Experts*