

Primary disclosure statement

(REGISTERED FINANCIAL ADVISER)

Kevin Iles – RFA FSP - 114824

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This disclosure statement was prepared on:

1 January 2016

1. 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.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give this statement, I must provide it to you as soon as I can.

2. What sort of adviser am I?

I am a Registered, but not Authorised Financial Adviser. I can give you advice about personal, business and group insurance covering the following areas:

- Life cover insurance
- Disability income protection
- ACC Cover Plus Extra
- Trauma insurance
- Mortgage protection insurance
- Key Person Protection insurance
- Medical insurance
- Personal rural insurance
- Business insurance

3. What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please inform me immediately. Alternatively you may contact the

Senior Management at First Capital Financial Services. First Capital has an internal complaints process and undertakes to investigate your concerns promptly and fairly.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints process, you can contact the firm's approved disputes resolution scheme, Insurance and Financial Services Ombudsman (IFSO).

This service will cost you nothing, and will help us resolve any disagreements. You can contact IFSO at:

Address: Office of the IFSO, PO Box 10485, Wellington 6143

Telephone: 0800 888 202

Fax: 04 499 7614

Website: www.iombudsman.org.nz

4. How am I regulated by the Government?

You can check that I am a registered financial services provider and an Authorised Financial Adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority authorises and regulates financial advisers. You can 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 disputes resolution procedure described above (under What should you do if something goes wrong?).

5. Declaration

I, Kevin Grant Iles 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:

A handwritten signature in black ink, appearing to be 'K. Iles', written over a horizontal line.

Dated: 1 January 2016