



**DISCLOSURE STATEMENT
MICHAEL JAMES GOWAN
(Registered Financial Advisor)
RFA534845**

This is the prescribed form for disclosure statement (Financial Adviser other than Authorised Financial Adviser and QFE Advisers) pursuant to the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010

Name of financial adviser: Michael Gowan
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This disclosure statement was prepared on: 18th July 2016

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: managing your personal and business financial risk through the use of insurance contracts (Life, Disability, Trauma, Medical). All these products are known as Class 2 products under the Financial Advisers Act 2008.

What should I do if something goes wrong?

If you have a problem, concern or complaint about my service, please tell me so that I can try to fix the problem. If we cannot agree on how to fix the issue, you can contact the Insurance & Financial Services Ombudsman Scheme Inc. This service is free of charge and will help us to resolve any disagreements.

You can contact the Insurance & Financial Services Ombudsman Scheme Inc. at –

Physical Address: Level 11, Classic House, 15-17 Murphy St, Wellington 6011
Postal Address: P.O. Box 10-845, Wellington 6143
Phone & Fax: 0800 888 202 or (04) 499 7612 Fax: (04) 499 7614
E-Mail: info@ifso.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. Website: <http://www.fma.govt.nz>, Address: PO Box 1179, Wellington 6140. Telephone: (04) 472 9830. 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, Michael James Gowan, 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: _____ Michael Gowan