

# Disclosure Statement (Registered Financial Adviser – RFA)

This disclosure statement was prepared on 01 June 2011.

**Name of Financial Adviser:** Derek Riwai-Couch, commonly called Derek Couch

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**Trading Name:** Poweradz International Ltd

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## **IMPORTANT: Please 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 entered the industry in 2005 and can give you advice about:

### **Risk Insurance**

Life Cover	Locum Cover
Family Protection	Business Overheads Protection
Accidental Death	Private Health Insurance
Trauma Insurance	Business Insurance
Disability Income Protection	Mortgage Protection
Waiver of Premium	Start-up Income Protection
Key Person Benefit	

I have aligned myself with the following insurers in order that I may provide advice and correct solutions to address your identified needs. This will be

by way of consultation. I am aligned with the following Life Insurance companies:

1. Fidelity
2. One Path
3. Partners Life
4. Tower

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These Life Insurance companies ensure that I maintain a current knowledge and understanding of their products and services by undergoing and completing regular product training and accreditation.

### **What should you do if something goes wrong?**

If you have a problem, concern, or complaint about any part of my service, please advise me, Derek Couch. Should you not be satisfied with my clarification or further explanation, you may contact and lodge a complaint with my Complaints Scheme so your complaint can be resolved:

Name:	Financial Services Complaints Limited
Email:	<a href="mailto:info@fscl.org.nz">info@fscl.org.nz</a>
Telephone:	Call Free 0800 347 257 or Wellington 04 472 FSCL (472 3725)
Fax:	04 472 3728
Physical Address:	13 <sup>th</sup> Floor 45 Johnston Street Wellington
Postal Address:	PO Box 5967 Lambton Quay Wellington 6145

### **You may contact the Complaints Scheme by:**

Firstly, checking [www.fscl.org.nz/lop.php](http://www.fscl.org.nz/lop.php) to see if your Financial Service Provider (FSP) is a participant in the FSCL Scheme. You can do so by either contacting your Financial Service Provider or checking that their name appears on the List of Participants.

All FSPs are required to have internal complaints procedures in order to participate in the FSCL Scheme. Before we can consider your complaint the FSP must have been given the opportunity to resolve the complaint with you directly.

We suggest that you contact your FSP to discuss your complaint. Advise the FSP what your concerns are and how you would like them to be resolved. This is often the quickest way to resolve a dispute.

Lodge your complaint with FSCL if:

- You are unable to resolve your complaint directly with the FSP; or
- Your FSP has not resolved your complaint within 40 days of you making your complaint; or
- Your FSP told you to take your complaint to FSCL

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FSCL will investigate your complaint. It does not cost you anything for them to do this. At any time you may choose to take your complaint away from FSCL and pursue your rights in court, but once you have done so it cannot be brought back to the FSCL.

FSCL's contact details are noted above should you require them.

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

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Securities Commission regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or lodge a complaint about my conduct to the Securities Commission, but in the event of a disagreement, you may choose to first use the dispute resolution procedures outlined above (under, "What should you do if something goes wrong?").

### **DECLARATION**

I, **Derek Couch**, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complied with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Adviser's

Signature:

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Client's

Name:

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(Print Name)

Client's

Signature:

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**NOTE: Adviser is to place a signed copy of this disclosure on the client's file for record keeping, and to leave a signed copy with the client.**