

## Disclosure statement (financial adviser)



**Name of financial adviser:** James Edward Rickard  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [jjm@bultin.co.nz](mailto:jjm@bultin.co.nz)  
**Registration number:** FSP115024

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

### 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 a wide range of insurance products, other than investment linked insurance contracts as defined in the Financial Advisers Act 2008. If you require advice on other areas of insurance, such as risk management, I can refer you to an adviser who specialises in and has the required competence skills 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.

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 & Financial Services Ombudsman**. This service will cost you nothing and will help us resolve any disagreements.

You can contact **The Insurance & Financial Services Ombudsman Scheme** at

**Address:** PO Box 10-845, Wellington 6143  
**Telephone number:** 0800 888 202  
**Website contact:** <https://www.ifso.nz/make-a-complaint>

### How am I regulated by the Government?

You can check that I am a registered financial adviser at <https://fsp-register.companiesoffice.govt.nz>

The Financial Markets Authority 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, **James Edward Rickard** 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 "J. Rickard", written over a faint circular stamp or watermark.

FSP115024

## Disclosure statement (financial adviser)



**Name of financial adviser:** Keryl Lee Rickard  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [keryl@bultin.co.nz](mailto:keryl@bultin.co.nz)  
**Registration number:** FSP115027

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

### 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?

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### Declaration

I, **Keryl Lee Rickard** 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.

A handwritten signature in black ink, appearing to be "Keryl Lee Rickard". The signature is stylized with loops and a long tail.

Signed:

FSP115027

## Disclosure statement (financial adviser)



**Name of financial adviser:** Benjamin John Cranswick Rickard  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [ben@builtin.co.nz](mailto:ben@builtin.co.nz)  
**Registration number:** FSP200925

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

### 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?

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

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**Telephone number:** 0800 888 202  
**Website contact:** <https://www.ifso.nz/make-a-complaint>

### How am I regulated by the Government?

You can check that I am a registered financial adviser at <https://fsp-register.companiesoffice.govt.nz>

The Financial Markets Authority 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, **Benjamin John Cranswick Rickard** 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.

A handwritten signature in blue ink, appearing to be "Benjamin John Cranswick Rickard".

Signed:

FSP200925

## Disclosure statement (financial adviser)



**Name of financial adviser:** Clayton Edward Marsh  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [clayton@builtin.co.nz](mailto:clayton@builtin.co.nz)  
**Registration number:** FSP697931

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

### 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 a wide range of insurance products, other than investment linked insurance contracts as defined in the Financial Advisers Act 2008. If you require advice on other areas of insurance, such as risk management, I can refer you to an adviser who specialises in and has the required competence skills in that area.

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**Telephone number:** 0800 888 202  
**Website contact:** <https://www.ifso.nz/make-a-complaint>

### How am I regulated by the Government?

You can check that I am a registered financial adviser at <https://fsp-register.companiesoffice.govt.nz>

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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, **Clayton Edward Marsh** 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.

A handwritten signature in black ink, appearing to read "Clayton Marsh". The signature is fluid and cursive.

Signed:

FSP697931

# Disclosure statement (financial adviser)



**Name of financial adviser:** Raywyn Beryl McDonald  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [raywyn@builtin.co.nz](mailto:raywyn@builtin.co.nz)  
**Registration number:** FSP684271

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

## 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 a wide range of insurance products, other than investment linked insurance contracts as defined in the Financial Advisers Act 2008. If you require advice on other areas of insurance, such as risk management, I can refer you to an adviser who specialises in and has the required competence skills 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.

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 & Financial Services Ombudsman**. This service will cost you nothing and will help us resolve any disagreements.

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**Telephone number:** 0800 888 202  
**Website contact:** <https://www.ifso.nz/make-a-complaint>

## How am I regulated by the Government?

You can check that I am a registered financial adviser at <https://fsp-register.companiesoffice.govt.nz>

The Financial Markets Authority 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, **Raywyn Beryl McDonald** 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.

A handwritten signature in black ink, appearing to read "R McDonald".

Signed:

FSP684271

# Disclosure statement (financial adviser)



**Name of financial adviser:** Gwenda Jean Jones  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [gwenda@builtin.co.nz](mailto:gwenda@builtin.co.nz)  
**Registration number:** FSP115064

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

## 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 a wide range of insurance products, other than investment linked insurance contracts as defined in the Financial Advisers Act 2008. If you require advice on other areas of insurance, such as risk management, I can refer you to an adviser who specialises in and has the required competence skills in that area.

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**Telephone number:** 0800 888 202  
**Website contact:** <https://www.ifso.nz/make-a-complaint>

## How am I regulated by the Government?

You can check that I am a registered financial adviser at <https://fsp-register.companiesoffice.govt.nz>

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## Declaration

I, **Gwenda Jean Jones** 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.

A handwritten signature in black ink, appearing to read "G Jones". The signature is fluid and cursive.

Signed:

FSP115064

# Disclosure statement (financial adviser)



**Name of financial adviser:** Rachael Ann Taylor  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [rachael@builtin.co.nz](mailto:rachael@builtin.co.nz)  
**Registration number:** FSP145724

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

## 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?

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## Declaration

I, **Rachael Ann Taylor** 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.

A handwritten signature in black ink, appearing to read "Rachael Ann Taylor". The signature is written in a cursive style with a large initial "R".

Signed:

FSP145724

# Disclosure statement (financial adviser)



**Name of financial adviser:** Stephen James Law  
**Address:** 104 Spring Street, Tauranga  
**Telephone number:** 07 579 6259  
**Email address:** [steve@bultin.co.nz](mailto:steve@bultin.co.nz)  
**Registration number:** FSP78801

This disclosure statement was prepared on 30<sup>th</sup> July 2020.

## 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?

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## Declaration

I, **Stephen James Law** 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.

A handwritten signature in blue ink, appearing to be "S. Law", written over a horizontal line.

Signed:

FSP78801