

Unit L, 46 Stanley Street
Auckland
PO Box 2879
Auckland 1140
Phone: 09 309 1030
Fax: 09 309 1031
Mobile: 0274 729 145
Email: insurance.services@xtra.co.nz

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Registration No: FSP 28421

It is important that you read this document

This information will help you choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser you choose.

What sort of adviser am I?

I am registered, but not authorized, financial adviser.
I can give you advice about all risk insurance products:

Life cover	A Lump sum payment in the event of death or terminal illness.
Life Income Cover	A monthly payment in the event of death or terminal illness.
Mortgage Replacement Cover	A monthly payment to cover the cost of your mortgage if you are unable to work because of disability.
Income Cover	A monthly payment if you are unable to work because of disability.
Trauma or Living Cover	A Lump sum payment if you suffer one of a number of listed conditions.
Complete Disablement cover	A Lump sum payment if you become totally and permanently disabled.
Premium Cover	Covers the cost of you premiums if you are unable to work because of a disability, redundancy or bankruptcy.
Medical Cover	Provides for the reimbursement of non-acute major medical expenses.
Fire & General Insurance	House, Contents, Auto and Commercial Buildings/Business Insurance.

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 I can try to fix the problem.

If we cannot agree on how to fix the issue, or if you decide to use the internal complaints scheme, you can contact:

The Insurance & Financial Services Ombudsman (IFSO) Scheme Inc.
P.O Box 10 845
Wellington

Tel: 0800 888 202 | Email: info@ifso.nz

This service will cost you nothing and will help us resolve any disagreements.

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 Market Authority for more information, including financial tips and warnings. You can report or complain about my conduct to the Financial Markets Authority, but in the event of disagreement, you may choose to first use the dispute resolution procedures described above (under **What you should do if something goes wrong**).

Declaration:

I, Phillip George Marshall, declare that, to the best of my knowledge and belief, the information contained in the 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:



Phillip George Marshall