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This disclosure statement was prepared on the 01st of July 2011

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 your 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 that I can try to fix the problem.

If we cannot agree how to fix the issue, or if you decide not 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 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 for 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

Version 3

PHONE

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GET IN TOUCH

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www.insuranceservices.co.nz

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