

DISCLOSURE STATEMENT

Financial Adviser

Name of Financial Adviser	Micheal James Tonks
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This Disclosure Statement was prepared on 21st May 2018.

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: Life Cover, Trauma, Total and Permanent Disablement Cover, Key Person, Living Insurance, Medical and Health Insurance, Mortgage Protection and ACC structure.

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 resolve the issue, you can contact the Insurance & Financial Services Ombudsman (IFSO). This service will cost you nothing and will help us resolve any disagreements. You can contact IFSO at:

Address:	PO Box 10-845, Wellington 6143
Telephone number:	0800 888 202
Email:	info@ifso.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at 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 to first use the dispute resolution procedures described above.

Declaration

I, Micheal James Tonks, 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.

