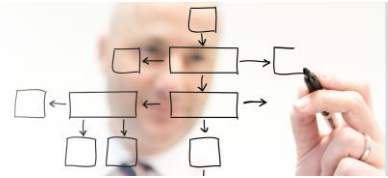


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Name of Adviser: James Andrew Camons (FSP503987)

Address: 40B Waiake Street, Torbay, Auckland, 0630.

Trading Name: Phoenix Financial Solutions Limited (FSP503987)
t/a Plus4 Insurance Solutions

Telephone numbers: MOB 022 167 4295

Fax number: N/A

Email: james@plus4.co.nz

Date of Preparation of Disclosure Statement:

This disclosure statement was prepared on **17 June 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 & Health Insurance

Life Insurance
Trauma Insurance
Income Protection Insurance
Key Person Insurance
Health Insurance
Business Insurance

Fire & General Insurance

Domestic Insurance

Kiwisaver

Kiwisaver – Class Advice.

What should you do if something goes wrong?

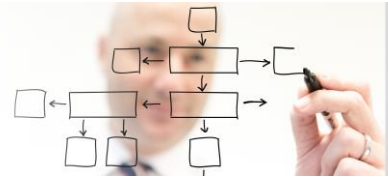
In the first instance if you have a problem, concern or complaint about any part of my service, or wish to use our internal complaints scheme please notify:

The General Manager
40B Waiake Street,
Torbay
Auckland
0630

Plus4 Insurance Solutions

M: 022 167 4295 E: james@plus4.co.nz A: 40B Waiake Street Torbay Auckland 0630. www.plus4.co.nz

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If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited.

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

Financial Services Complaints Limited can be contacted as below:

Free Phone 0800 347 257
Financial Services Complaints Limited
PO Box 5967
WELLINGTON 6145

Email: info@fscl.org.
Web: www.fscl.org.nz

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 (FMA) regulates financial advisers. Contact the Financial Markets Authority more information, including financial tips and warnings.

You can report information or complaint 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 Andrew Camons, 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:

Date: