

## DISCLOSURE STATEMENT

Name of Financial Adviser: Rae Williamson  
Address: PO Box 33545, Takapuna, Auckland 0740  
Trading name: Penberthy Insurance Limited  
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FSP Number: 316686

This disclosure statement was prepared on 20<sup>th</sup> December 2016

## 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: category 2 financial products such as:

- Personal & Business Life, Disability & Medical Insurances (Life, Trauma, Total & Permanent Disablement Insurance)
- Shareholder / Partnership Insurance
- Key Person / Revenue Protection Insurance
- Commercial Debt Protection
- Income Protection Insurance
- Mortgage Repayment Insurance
- Health/Medical Insurance
- Group Life, Disability & Medical Insurance

I have worked in the insurance industry since 1995 and joined Penberthy Insurance Ltd in 2012.

## WHAT SHOULD YOU DO IF SOMETHING GOES WRONG ?

If you have a problem, concern, or complaint about any part of my service, please contact our Internal Complaints Officer, so that the problem may be rectified.

You may contact the internal Complaints Officer by:

Phone: (09) 486 1175  
Email: [complaints@penberthy.co.nz](mailto:complaints@penberthy.co.nz)  
Post: Complaints Manager, Penberthy Insurance Ltd  
PO Box 33 545, Takapuna, Auckland 0740

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 Ltd.

This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Ltd at:

Address: PO Box 5967, Lambton Quay, Wellington 6145  
Phone: 0800 347 257  
Email: [info@fscl.org.nz](mailto:info@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 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, Rae Williamson, 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: \_\_\_\_\_