

DISCLOSURE STATEMENT

Name of Financial Adviser: Mark Penberthy
Address: PO Box 33545, Takapuna, Auckland 0740
Trading name: Penberthy Insurance Limited
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FSP Number: 403066

This disclosure statement was prepared on 23rd September 2014

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 (Term Life, Trauma, Total Permanent Disablement)
- Share Purchase
- Key Person protection insurance
- Debt Protection
- Business Revenue Protection
- Income Protection
- Mortgage Repayment
- Mortgage Broking
- Health/Medical
- Referral of Fire & General products

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) 4861175
Email: 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

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, Mark Penberthy, 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: _____