



Appleby Financial Services Ltd

For all your insurance needs

DISCLOSURE STATEMENT for Tom Appleby

Adviser/Director at Appleby Financial Services Limited

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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 Medical Insurance, Income Protection, Trauma Insurance, TPD, Life Insurance, Key Person Cover and Shareholder Protection.

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 I can try to fix the problem.

If we cannot agree on how to resolve the issue, you can contact Financial Services and Complaints Limited This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL by emailing info@fscl.org.nz, calling FSCL on 0800 347257 or in writing to PO Box 5967, Lambton Quay, Wellington 6145

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, Thomas Paul Appleby, 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: ____/____/____

This Disclosure Statement was prepared on 16th September 2011.

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