



**DISCLOSURE STATEMENT
PHILIPPA ELLIE FARMER
(Registered Financial Advisor)
FSP397886**

This is the prescribed form for disclosure statement (Financial Adviser other than Authorised Financial Adviser and QFE Advisers) pursuant to the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010

Name of financial adviser: Philippa Ellie Farmer
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This disclosure statement was prepared on 6 July 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 residential and commercial mortgages, loans and other consumer credit contracts. I can also give you advice about contracts of insurance (excluding investment-linked insurance). The insurance products I can give you advice about include life cover, medical insurance, lump sum trauma, lump sum total and permanent disability, income protection, business overheads protection, liability cover, travel, motor, house and contents. All these products are known as Category 2 products under the Financial Advisers Act 2008.

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 fix the issue, you can contact the Insurance & Financial Services Ombudsman Scheme. This service will cost you nothing and will help us resolve any disagreements.

You can contact the Insurance & Financial Services Ombudsman Scheme at-

Address: Level 8, Shamrock House, 79-81 Molesworth Street, Wellington
P.O. Box 10-845, Wellington 6143

Telephone number: 0800 888 202 or (04) 499 7612 Fax: +64 (04) 499 7614

Email address: info@ifso.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. Website: <http://www.fma.govt.nz>, Address: PO Box 1179, Wellington 6140.

Telephone: (04) 472 9830. 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, Philippa Ellie Farmer, 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: _____ Philippa Farmer