



Primary Disclosure Statement (Registered Financial Adviser)

Name:	Paul John Richardson
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Address:	36 Lismore Street – Waltham - CHRISTCHURCH 8011
Trading name:	TMF Holdings Limited
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IT IS IMPORTANT THAT YOU READ THIS DOCUMENT

This information will help you to choose registered financial adviser that best suits your needs. It will also provide some useful information about the registered adviser that you choose.

In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.

WHAT SORT OF ADVISER AM I?

I am a registered Financial Adviser (RFA). I can give you advice about:

- Medical insurance
- Life insurance
- Mortgage repayment insurance
- Trauma insurance
- Total permanent disablement insurance
- Income replacement insurance
- Redundancy insurance
- Funeral insurance
- Children Insurance cover

HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Securities Commission regulates financial advisers. Contact the Financial Market Authority for more information, including financial tips and warnings.

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 issue.

You can report information or complain about my conduct to the F.M.A, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described below.

TMFNZ is represented by FSCL – Financial Service Complaints Ltd

A dispute resolution facility is available.

1. Discuss the issue concerned with myself either by phone or email.
2. Refer to the applicable Insurance Company involved.
3. Contact the Insurance and Savings Ombudsman
PO Box 10-845
Wellington
Phone: 04 499 7614
Free Phone: 0800 888 202

DECLARATION

I, Paul John Richardson 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: _____

Client Acknowledgement

The undersigned acknowledges that they have received an Insurance Advisor/Broker Disclosure Statement in relation to TMF Holdings Ltd

Client 1 (signature) _____

Client 1 (name Printed) _____

Client 2 (signature) _____

Client 2 (name Printed) _____

Date: _____ 2011