

Disclosure statement for Paul Richardson

Name of financial adviser: Paul Richardson

Address: 11 Rope Street , Christchurch Central , Christchurch.

Trading name: TMF Holdings 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: Life /Trauma/Permanent Disability/Income Protection/Mortgage Repayment Insurance/ Medical Insurance, Lump sum payment covers, House, Content and Car insurance, competitive lenders for car, home, tiny home loans and much more.

What I am here to discuss -

TMF - Can provide insurance cover for personal and domestic insurances also finance options for cars, cabins, tiny homes, homes, caravans , consolidation of debt.

I am here to fact find your current position with personal and domestic insurances and financial commitments. From this information I will promote the products and services TMF represent and with your agreement prepare a quote to discuss options with you.

Where your employer provides a subsidy for cover in your collective agreement I will discuss this with you and the advantages of making use of this for your personal cover.

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, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited.

Address: P.O Box 5967 Lambton Quay Wellington 6145

Telephone number: 04 4723-725

Email address: info@fscl.org.nz

How am I regulated by the Government?

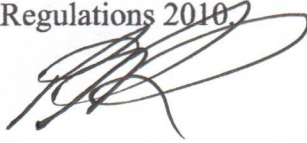
You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

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, Paul 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: