

Disclosure Statement (Financial Adviser)

Name and registration number of financial adviser: John Robert Penberthy, (FSP 77441)

Address: 31 Northcroft Street, Takapuna, North Shore 0740

Trading name: Penberthy Insurance Ltd

Telephone number: (09) 486 1175

Fax number: (09) 489 4904

Email address: john@penberthy.co.nz

This disclosure statement was prepared on: 1 July 2011

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 Insurance
- Income Protection Insurance
- Trauma Insurance
- Total & Permanent Disability (TPD) Insurance
- Medical Insurance
- Key Person and Business Overheads Insurance
- Shareholders Protection Insurance

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please contact my employer's Complaint Officer, Jeanette Venter on (09) 486 1175 or email jeanette@penberthy.co.nz so that my employer can try to fix the problem.

If you wish to write to us about your complaint please address all complaints to Jeanette Venter, Penberthy Insurance, PO Box 33 545, Takapuna, North Shore 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 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

Telephone number: 0800 347 257

Email address: info@fscl.org.nz

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How am I regulated by the Government?

You can check that I am a registered financial services provider and an Authorised Financial Adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority authorises and 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, John 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: