

DISCLOSURE STATEMENT



DISCLOSURE STATEMENT FINANCIAL ADVISER

Name and registration number of financial adviser:

Brenda Nom [FSP219425] Address: 12 Don Street, Invercargill 9810

Trading name: Brenda Nom Limited

Email address: info@brendanom.co.nz

Telephone numbers: 021 110 4849 or 03 214 9292

This disclosure was prepared on 23 April 2015

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. This means I can give you advice about Mortgages, options for re fixing and or restructuring your loan/s, Insurance such as Mortgage Repayment, Disability Income Protection, Trauma/Critical Illness Insurance, Medical/Health Insurance and Total Permanent Disability Insurance.

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 fix the issue, you can contact the ISO (Insurance and Savings Ombudsman). This service will cost you nothing, and will help us resolve any disagreements. You can Contact the ISO (Insurance and Savings Ombudsman) at:

Address: PO Box 10-845 Wellington 6143 NZ

Telephone Number: 0800 888 202

Email address: info@iombudsman.org.nz

HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial adviser at 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, Brenda Nom 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: ____/____/____