



DISCLOSURE STATEMENT

Peggy Anne Phillips
AKA Peggy Anne Moselen
Insurance Adviser and Director – FSP 240685

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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: Personal, Business and Rural Risk Protection. This includes Life, Trauma, Total & Permanent Disablement, Income Protection, Mortgage Protection and Health Insurance. Other areas I can offer advice on are ACC, Sovereign Home Loans and Class Advice regarding KiwiSaver.

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 or Top Half Financial Services Ltd so we can try to resolve the problem.

You may, if you are a client of Mortgage Express Ltd T/A Insurance Express, contact the internal complaints scheme by contacting Sarah Johnston, General Manager, Mortgage Express Ltd, on 09 522 6589 or email complaints@mortgage-express.co.nz

If we cannot resolve the issue, you can contact FSCL (Financial Services Complaints Limited). The service will cost you nothing and will help us resolve any disagreements. You can contact Financial Services Complaints Ltd by: Emailing info@fscl.org.nz, Phoning 0800 347 257, or 04 472 3725, in writing to PO Box 5967, Lambton Quay Wellington 6145.

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.

Declaration

I, Peggy Anne Phillips, 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 10 October 2014