

# DISCLOSURE STATEMENT



**Matthew Graham Phillips**  
**Insurance Adviser - FSP 240665**

## **Top Half Financial Services Ltd**

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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 an authorized, Financial Adviser. I can give you advice on Life, Health, Disability Insurance Products and ACC.

### **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.

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](mailto: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](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.

### **Declaration**

I, Matthew (Matt) Graham 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

A handwritten signature in black ink, appearing to read 'Matt G Phillips', written over a light blue horizontal line.

Date

1 October 2012