

Disclosure Statement (Financial Adviser)

Name of financial adviser: Pamela Penman
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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 any category 2 product (Fire and General Insurance Products, or risk related Life Insurance Products).

What should you do if something goes wrong?

If you have a problem, concern or complaint about any part of my service, please tell my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

You may contact the internal complaints scheme by phoning Brenden Townsend, Blair Fraser, Stephen Gale or Trent Sweeney on 07 348 0599 or by email info@stal.co.nz, or by writing to internal complaints, Sweeney Townsend & Associates Limited, PO Box 1747, Rotorua 3040.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme,

You can contact Insurance & Savings Ombudsman
Address: PO Box 10-845, Wellington 6143
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 <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, Pamela Penman, 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:

