

Disclosure statement – Registered Financial Adviser

Name of Registered Financial Adviser: **Michele Christine Ball** **FSP360646**
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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 Financial Adviser (RFA), not an authorised financial advisor.
I can give you advice about :

<i>Life Insurance</i>	<i>Medical Insurance</i>	<i>Funeral Insurance</i>
<i>Income Protection Insurance</i>	<i>Trauma Insurance</i>	<i>Children Insurance Cover</i>
<i>Mortgage Repayment Insurance</i>	<i>Total Permanent Disablement Insurance</i>	
<i>Redundancy Insurance</i>		

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, you should first contact me either by phone or email so that I can try to fix the problem.

If we cannot agree on how to fix the issue, or if you decide not to first contact me you should

1. Discuss the issue concerned with my principal (*Jethro Hooker*)
2. Refer to the applicable Insurance Company involved.
3. Contact the Insurance & Savings Ombudsman ("*ISO*") Scheme Inc

Address : PO Box 10845, Wellington, 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, **Michele Christine Ball**, 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:

Dated: