Disclosure Statement
(Registered Financial Adviser – RFA)

This disclosure statement was prepared on : 01/06/2011

Name of financial adviser : Bryce Wilson

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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 entering this industry in 2004 and I can give you advice about:

Risk Insurance:

Life Cover	Locum Cover
Family Protection	Business Overheads Protection
Accidental Death	Private Health Insurance
Trauma Insurance	Business Insurance
Disability Income Protection	Mortgage Protection
Waiver of Premium	Start-up Income Protection
Key Person Benefit	

I have aligned myself with the following insurers so that I may provide this advice and correct solutions to address your identified needs through our consultation process and these aligned Life Insurance companies are:

Partners Life, One Path, Tower, AIA, Fidelity and Sovereign.

Who also ensure that I maintain my knowledge and understanding of their products and services
In the stated area's above by undergoing and completing regular product training and accreditation.

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:

Bryce Wilson, and should you not be satisfied with my clarification or further explanation, you may contact and lodge a complaint with my complaints scheme:

Name	: Financial Services Complaints Limited
Mail	: info@fscl.org.nz
Telephone	: (Call Free) 0800 347257 or
	: (Wellington) (04) 472FSCL (472 3725)
Fax	: (04) 472 3728
Physical Address	: 13th Floor
	: 45 Johnston Street
	: Wellington
Postal Address	: PO Box 5967
	: Lambton Quay
	: Wellington 6145

So that my complaints scheme can try to fix the problem.

You may contact the complaints scheme by :

First checking www.fscl.org.nz/lop.php that your Financial Service Provider (FSP) is a participant in the FSCL scheme. You can do so by either contacting your Financial Service Provider or checking that their name appears on the List of Participants.

All FSPs are required to have internal complaints procedures in order to participate in the FSCL scheme. Before we can consider your complaint the FSP must have been given the opportunity to resolve the complaint with you directly.

We suggest that you contact your FSP to discuss your complaint. Tell the FSP what your concerns are and how you would like them to be resolved. This is often the quickest way to resolve a dispute.

Lodge your complaint with FSCL if :

- You are unable to resolve your complaint directly with the FSP; or
- Your FSP has not resolved your complaint within 40 days of you making your complaint; or
- Your FSP told you to take your complaint to FSCL

They will investigate your complaint. It does not cost you anything for them to do this. At any time you may choose to take your complaint away from FSCL and pursue your rights in Court, but once you have done so it cannot be brought back to the FSCL.

These contact details are listed above should you need them.

How am I regulated by the Government?
You can check that I am a registered financial adviser at http://www.fspr.govt.nz

The Securities Commission regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission, 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, **Bryce Wilson** 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.

Adviser Signed : ______________________________________

Client Signed : ______________________________________

Date : ______________________________________

(Note : Adviser is to place a signed copy of this disclosure on the client's file for record keeping and to leave a signed copy with the client)