



Lloyds Insurance Ltd
11 Bayfair Drive
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Tel 07 572 1599
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www.lloydsinsurance.co.nz

DISCLOSURE STATEMENT **(Financial Adviser)**

Name of financial adviser: **Michael David Lloyd**

Address: **126 Santa Monica Drive, Papamoa. 3118**
Postal Address: **As Above**

Trading Name: **Lloyds Insurance Ltd**

Telephone number: **07 5721599**
Mobile number: **027 4717090**
Email address: **mike@lloydsinsurance.co.nz**

This disclosure document was prepared on: 17-08-2015

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 Life Insurance, Accidental Death Insurance, Disability Income Protection, Trauma Insurance, Total and Permanent Disability Insurance, Business Overheads Insurance, Mortgage Protection Insurance, Key Person Insurance, Medical Insurance.

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 so that I can try to fix the problem.

If we cannot agree on how to fix the issue, or you decide not to use the internal complaints scheme, you can contact the Insurance and Savings Ombudsman dispute resolution scheme.

This service will cost you nothing, and will help us resolve any disagreements. You can contact the Insurance and Savings Ombudsman scheme at:

Address; 99-105 Customhouse Quay,
Wellington 6011
Post: PO Box 10-845 Wellington 6143
Telephone number: 04 499 7612
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>

• Life Ins • Mortgage Protection • Income Protection • Key Person • Medical Ins • Trauma Ins •
Shareholder Protection • Business Ins • Travel Ins • Mortgages •



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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, Michael David Lloyd, 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:

Appendix A

Client acknowledgement

• Life Ins • Mortgage Protection • Income Protection • Key Person • Medical Ins • Trauma Ins •
Shareholder Protection • Business Ins • Travel Ins • Mortgages •



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I/we, acknowledge receipt of the disclosure statement version 1, dated 17-08-2015 for Michael David Lloyd and Lloyds Insurance Ltd.

Signed..... Date.....

Signed..... Date