

# DISCLOSURE STATEMENT

<b>Full Name of Financial Advisor</b>	Virginia Susan Craighead & Clapham & Associates & Groupcare NZ Ltd		
<b>Business Address</b>	15a Norman Spencer Drive P O Box 76 248, Manukau City 2241 Auckland, New Zealand		
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This disclosure statement provides information in accordance with the provisions of the Financial Advisers Act 2008 and Financial Advisers Disclosure Regulations 2010.

## **This Disclosure Provides details about:**

- My contact details
- The importance of reading this document
- The type of Financial Adviser I am
- What you should do if something goes wrong
- How I am regulated by the Government

This document was prepared on 15<sup>th</sup> April 2011

## **MY CONTACT DETAILS**

The physical address of Virginia Craighead is:

15A Norman Spencer Drive, Manukau, Auckland 2104

My postal address and contact numbers are printed at the top of this Disclosure Statement.

## **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**. I am not an Authorised Adviser

My Registration Number is – **FSP20284**

### **I can give you advice about:**

- Life Insurance
- Trauma Insurance
- Income Protection Insurance
- Health Insurance
- Mortgage Protection Insurance
- Key Person/Partnership 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 and fix the issue.

If we cannot agree on how to fix the issue, or if you decide that I should not resolve the issue you can contact an independent dispute scheme.

I am a member of an independent resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Consumer Affairs. If you are not satisfied by my response, you may refer the matter to FSCL by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz) or calling FSCL on 0800 347 257. Full details of how to access their FSCL scheme can be obtained from their website [www.fscl.org.nz](http://www.fscl.org.nz)

This service will cost you nothing, and will help resolve any disagreements. You can contact FSCL at:

Financial Services Complaints Limited  
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 <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 contact to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described about, under (What should you do if something goes wrong).

### **DECLARATION**

**I, Virginia Susan Craighead**, 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 Signature** ..... **Date** .....