

Disclosure Statement

Full name of financial adviser:		Virginia Susan Craighead	
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This disclosure statement was prepared on		19/10/2015	

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:

Risk and insurance products excluding investment linked insurance contracts as defined in the Financial Advisers Act 2008.

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 or Monument Insurance so that I or Monument Insurance can try to fix the problem.

You can also contact Monument Insurance by emailing Wendy Hamilton on wendy.hamilton@crombielockwood.co.nz. If we cannot agree on how to fix the issue it will go to Monument Insurance Feedback & Complaints Committee (FCC). If you decide not to use the internal complaints process you can contact Financial Services Complaints Ltd (FSCL) via:

Phone: 0800 247 257	Fax:	Email: info@fscl.org.nz	Post: PO Box 5967 Lambton Quay Wellington 6145
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This service will cost you nothing, and will help us resolve any disagreements.

How am I regulated by the Government?

You can check that I am a registered financial adviser at 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, 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.

Signature:	Date:
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