# Disclosure Statement for Paul Richardson

Name of Financial Adviser – Paul Richardson

Address- 11 Rope Street , Christchurch Central, Christchurch.

Trading name – TMF Holdings Limited

Telephone number – 021 548857

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This disclosure statement was prepared 14th of March 2021

This is confirmation that TMF Limited and I are licensed by the FMA to provide financial advice services.

My registration number is 18640 - I am a Registered Financial Adviser.

The types of services I offer are listed below –

* Life cover
* Trauma Cover
* Permanent Disability Cover
* Income Protection Cover
* Medical Cover
* Terminal Illness Cover
* Mortgage Protection Cover

Providers I am registered with to provide these services are –

* Partners Life
* Fidelity Life
* One Path
* Asteron
* nib
* Accuro

TMF is paid by commission on every sale that is made of the providers products.

TMF does work with companies and their employees where a subsidy is provided by the employer. In these cases appointments are set to discuss only the subsidy or product the employer fully subsidises. If the client wishes for a more extensive revue of their insurances, TMF will discuss this further with you.

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 if you decide not to use the the internal complaints scheme, you can contact Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements. You can contact Financial Services Complaints Limited. Address P.O Box 5967 Lambton Quay Wellington 6145. Telephone number – 04-4723-725 , Email address: [info@fscl.org.nz](mailto:info@fscl.org.nz)

My duties as a Financial Adviser are –

* Meet the standards of competence , knowledge and skill.
* Give priority to the clients interests
* Exercise care diligence and skill
* Meet the standards of ethical behaviour and conduct set out in the Code of Professional Conduct for Financial Advice Services.