

Disclosure statement for Emma Rouse

Name of financial adviser: Emma Rouse

Address: PO Box 40-190, Upper Hutt

Trading name: Thorner Financial Services Ltd

Telephone number: 04 939 2898

Email address: Emma@thorner.co.nz

This disclosure statement was prepared on: 12 April 2013

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: Personal Risk Management involving Life Insurance, Income Protection Insurance, Disablement Insurance, Trauma Insurance and Health 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 my internal complaints scheme so that my internal complaints scheme can try to fix the problem.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Insurance & Savings Ombudsman ("ISO") Dispute Resolution Scheme. This service will cost you nothing, and will help us resolve any disagreements.

You can contact the ISO at—

Address: P O Box 10845, Wellington 6143

Telephone number: 0800 888 202

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>

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, *Emma Rouse*, 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: _____

I, _____ acknowledge I have received a copy of Emma Rouse's Disclosure Document dated 12th April 2013.

Client Signature: _____

Client Signature: _____

Date: _____