

Disclosure Statement

Adviser	Christine McLachlan
Inpro Group	
Office Address	153 Main Highway, Otaki
Postal Address	PO Box 134, Otaki
Phone Number	06 364 6123
Cell Number	027 899 6807
Email	christine@inprogroup.co.nz

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What sort of adviser am I?

I am a Financial Adviser. I can give you advice about life products and fire and general products for personal and business covers

Providers, Products and Services

AIA Vero and Vero Marine Comprehensive Travel Insurance
Fidelity Vero Liability National Auto Club
Asteron Mariner Classic Cover
AMP Swann Protecta
Accuro Star QBE

Life Insurance Provides financial security in the event of your death
Trauma cover Provides a lump sum in the event of a major trauma
Accidental Injury Provides a lump sum in the event of an accidental injury
Mortgage Protection Provides a monthly payment to service your mortgage

Income Protection Insurance Maintains your income in the event of you being unable to work

Key person Provides cover for key people in your business

Total and Permanent Disablement Provides a lump sum in the event of never working again

Health Insurance Provides access to immediate health care

Fire and General Insurance Cover for personal effects
Fire and General for business Cover for business assets

Travel Insurance Cover for international holiday and travel

Review of policies currently in place

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

Freephone: 0800 888 202

Address P.O. Box 10-845 Wellington

Professional Indemnity Insurance

I have professional indemnity insurance from IAG (NZ) Ltd who have a Standard & Poor's rating of AA-. This provides cover for Professional Indemnity, Public Liability, Statutory Liability and Internet Liability

Convictions

I have <u>not been</u> convicted of any crime involving dishonesty or an offence under the Securities Markets Act 1988; the Investment Advisers (Disclosure) Act 1996 or the Securities Act 1978.

I have <u>not been</u> a director or principal officer of a body corporate that has committed an offence against the Securities Markets Act 1988, the Investment Advisers (Disclosure Act) 1996 or the Securities Act 1978 or for a crime involving dishonesty at a time when I was a director or principal officer. I have not been adjudged bankrupt.

How am I regulated by the Government

You can check that I am a 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 in the above section entitled

'What should you do if something goes wrong'

Declaration

I, 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.

Inpro Group Ltd Values

Integrity: We can be counted on to do what we say and adhere to ethical principles.

Honesty: We tell the truth and we are frank and sincere in all situations. **Reliability:** We are consistent and always provide sound quality advice. **Security:** We provide protection and fulfilment through measureable outcomes.

Responsiveness: We react quickly and positively.

Professionalism: We demonstrate qualities and behaviour of a professional nature.

Confidentiality: We never reveal confidential information.

Supportive of the community: We help to build a healthy community through positive engagement.