

Disclosure Statement

This Disclosure Statement Was Prepared On

11 August 2015

Name of Financial Adviser	: Neill Nixon	Trading Name	: "U" Do Life Advisory Services Ltd
FSP No.	: 141185	FSP / Incorporation No.	: 3883403
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It is important that you read this document

This information will help you choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you select.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser who joined the industry years ago and I can give you advice about:

*Life Cover	*Trauma Insurance	*Disability Protection
*Family Protection	*Accidental Death	*Health Insurance
*Disability Income Protection	*Mortgage Protection	*Waiver Of Premium
*Business Insurance	*Business Overheads Protection	*Key Person Benefit
*Locum Cover		*Start-Up Income

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: Neill Nixon

If we cannot agree on how to fix the issue, or if you decide not to lodge your complaint with me, you can contact and lodge your complaint with my Disputes Resolution Scheme :

You may contact / may Lodge your complaint with :

(Member no : 1004277)

Name	: Insurance & Savings Ombudsman	Mail	: membership@iombudsman.org.nz
Toll Free	: 0800 888 202	Fax	: (04) 499 7612
Physical Address	: Level 11 , Classic House , 15 - 17 Murphy Street , Wellington , 6011		
		Web	: www.iombudsman.org.nz

How am I regulated by the Government?

You can check that I am a registered financial adviser at the following website <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, Neill Nixon 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 of Neill .E. Nixon
Financial Adviser

Date