



# INPRO GROUP

— INSURANCE PROFESSIONALS FOR LIFE —

## Disclosure Statement

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This disclosure statement was updated on 25<sup>th</sup> January 2018

### **What sort of adviser am I?**

I am a 'Registered Financial Adviser' (RFA), not an 'Authorised Financial Adviser' (AFA). I can give you advice about class 2 life products and fire and general products for personal and business covers

Exception is KiwiSaver product with Booster, where only class advice will be given  
NO personalized class 1 financial advice will be given

Life Insurance	<i>Provide financial security in the event of my death</i>
Trauma cover	<i>Provide a Lump Sum in the event of a major trauma</i>
Accidental Injury	<i>Provides a lump sum in the event of an accidental injury</i>
Mortgage Protection	<i>Provides a monthly payment to service your mortgage</i>
Income Protection Insurance	<i>Maintain your income in the event of you being unable to work</i>
Key person	<i>Provide cover for key people in your business</i>
Total & Permanent Disablement	<i>Provide a lump sum in the event of never working again</i>
Health Insurance	<i>Provide access to immediate health care</i>
KiwiSaver	<i>Retirement saving with Booster</i>
Fire and General Insurance	<i>Cover for personal effects through fire cover</i>
Fire and General for business	<i>Cover for my business assets</i>
Travel Insurance	<i>Cover for your holidays</i>

### **Inpro Group holds agencies with**

Sovereign	AIA	Vero and Vero Marine	National Auto Club
Fidelity		Classic Cover	Mariner
Asteron		International Marine	Protecta
Booster		Swann	QBE
Accuro		Comprehensive Travel Insurance	

### **Remuneration**

There is no cost to you in respect of my services. I am paid by the insurance company in the form of a commission. I may also receive ongoing commission for the life of the product(s) placed.

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You will not be billed or asked to pay any fees to me at any time even if the engagement of services is terminated by either party

### **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 not been 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 not been 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 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 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.*