

Disclosure Statement

Date: 29 February 2008

<p>Introduction</p>	<p>GERARD Gill</p> <p>I am a director of Designer Protection Limited, an independent insurance brokerage. Designer Protection contracts to Alliot Financial Management Ltd to provide risk and KiwiSaver advice. Both companies have a contract with Professional Investment Services (NZ) Ltd.</p>
<p>My educational qualifications and experience</p>	<p>I hold the following qualifications:</p> <p>Bachelor of Business Studies 1996 Business Insurance – Adviserlink 2001</p> <p>and have worked as a risk advisor for the past 8 years .</p> <p>Professional Investment Services (NZ) Ltd was incorporated on 4 April, 2001. I have been an Authorised Representative since 2006</p> <p>I keep my qualifications up to date by attendance at industry seminars, conferences and training days.</p>
<p>Professional Associations</p>	<p>I am a General member of Institute of Financial Advisers (IFA). As a member of the IFA, I am bound by its ethics, practice and disciplinary standards contained in the IFA Code of Ethics and IFA Professional Standards and supporting Bylaws.</p>
<p>Professional Indemnity Insurance</p>	<p>For the protection of Designer Protection Ltd and to comply with the IFA's Codes of Ethics and Professional Conduct maintains Professional Indemnity insurance through AIG which covers the following areas:</p> <p>Insurance Services Professional Investment Services (NZ) also holds maintains Professional Indemnity insurance through Marsh Ltd.</p>
<p>Dispute Resolution facilities</p>	<p>Professional Investment Services (NZ) Limited has an internal dispute resolution facility. All complaints or enquiries should be addressed to The General Manager, Professional Investment Services (NZ) Limited, P O Box 8463, Symonds St, Auckland.</p>
<p>Disclosure of any conflict of interest which could impair my advice and /or objectivity as an adviser</p>	<p>Neither Gerard Gill nor Professional Investment Services (NZ) Limited nor its parent company Professional Investment Holdings (NZ) Limited nor any shareholders, staff or directors of either company nor any associated client advisers have exclusive arrangements or financial ties with any supplier of products, investments or services recommended by Professional Investment Services (NZ) Limited.</p> <p>While the parties mentioned above may from time to time hold or subscribe to similar or identical investments products/insurance products and services, it is the strict policy of Designer Protection and Professional Investment Services (NZ) Ltd and its associated representatives to ensure that no actual or potential conflict of interest exist which could impair to objectivity.</p> <p>If, and when, we become aware of such a conflict arising we will inform all clients at the time.</p>

