



**expertise you  
can rely on**

## Contacts

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Specialists in providing  
premium funding and  
professional fee funding  
solutions

# why worry about your clients' finance when we can take care of it for you?

You're probably not in the business of providing clients with short-term cash flow finance. So talk to Lumley Finance.

## Finance for your clients

With Lumley Finance you can concentrate on your own business and leave client funding up to one of the most experienced teams in the business.

Put simply, we can provide you with an instalment plan to help your clients. You get paid promptly, in one go, while your clients enjoy the flexibility of monthly payments.

Unlike other finance options, such as factoring, all contact with your client is managed through you. So you can be completely confident that your clients are being treated exactly the way you'd like.

## Straightforward to arrange

Organising funding for your clients is easy, with an online quoting system that generates all the paperwork you need. Settlements are flexible and reliable, with your payment made by direct credit to your bank account.

*Lumley Finance is New Zealand's leading premium funding company. We consistently provide specialist expertise and a reliable, exceptional standard of service.*

David Schollum – Lowe Schollum & Jones Ltd,  
Hamilton on **Premium Funder**

*"We use Lumley Finance extensively for our clients, greatly assisting them with cashflow and with our own credit control. Their online system operates efficiently and effectively making it easy to recommend Lumley Finance to our customers."*

Leigh Patterson – Harding and Associates,  
Napier on **Fee Funder**

*"Fee Funder is helping to strengthen our relationship with clients, creating further opportunities to work with them."*

Catherine Gillies – Catherine Gillies Chartered Accountants,  
Gisborne on **Fee Funder**

*"Generally, a wide cross-section of clients use Fee Funder because it's quick and easy. They see it as a way of spreading their accounting fees over the whole year."*

## Our products

### Premium Funder

Designed for insurance brokers, Premium Funder is a competitively priced funding option for your clients' insurance needs. Our online quoting system generates all documentation for easy application.

#### Benefits for you

- Reduces credit control and administration costs
- Improves cashflow
- Removes focus on annual premium when negotiating cover
- Helps you keep a full programme of insurance in place
- It's a value-added service that helps you secure more business
- Our online quoting system makes it easy

#### Benefits for your client

- Premiums can be spread over monthly, quarterly or half yearly instalments
- Interest is tax deductible
- It can be used as an additional line of credit
- There is a single monthly direct debit payment for all policies funded
- No 'bricks and mortar' security required

### Fee Funder

Created to meet the needs of professional service providers, Fee Funder is a quick and easy way to offer clients an affordable instalment plan.

#### Benefits for you

- Reduces outstanding debtors
- Improves cashflow
- You receive full payment of invoice (unlike factoring)
- Less time spent on credit control
- It's a value-added service that helps you secure more business
- Our online quoting system makes it easy

#### Benefits for your client

- Fees can be spread over monthly instalments
- Interest is tax deductible
- An independent line of credit
- Simple application requires minimal information
- No 'bricks and mortar' security required

## Expertise for your business

The one thing you really need when choosing a client funding partner for your business is confidence. Confidence that the people operating the service understand your business as well as your clients needs.

With backgrounds in accounting, insurance and banking, Lumley Finance team members take a flexible and knowledgeable approach to helping your business.

## A foundation of strength

The team of finance professionals is backed by the strength and experience of the Lumley Group. One of the largest insurance companies in New Zealand, Lumley has helped New Zealand businesses for more than a century. Lumley is owned by Wesfarmers Limited, one of Australasia's biggest and most successful public companies. The Wesfarmers parentage provides Lumley Finance with the financial stability and security crucial for all today's leading financial services providers.

Lumley Finance services have developed from funding options trusted by New Zealand insurance brokers and professionals for more than a decade.

## Your finance team



### Ross Clarke

New Zealand Manager  
Industry experience: 31 years  
Lumley Finance: 9 years

Appointed as New Zealand Manager in 1998, Ross has a total of 31 years experience in the insurance, banking and finance industry and has held management positions for the past 20 years.

This in-depth experience of the New Zealand financial market and insurance industry enables Ross to support his team, clients and their customers with top quality financial services and products.

Ross is responsible for the strategic direction, performance objectives, marketing and product development for Lumley Finance as well as ensuring compliance with all our legal, statutory and corporate obligations.

Ross is a Fellow of the Australasian Institute of Banking and Finance and has a Diploma in Business Studies – Banking and Finance.

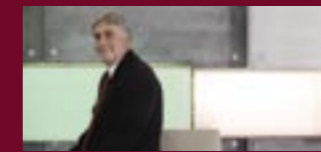


### Kristine Colley

Assistant Manager  
Industry experience: 24 years  
Lumley Finance: 10 years

Kristine has been with Lumley Finance since 1997 and has 24 years experience in the insurance industry, including working as a broker and underwriter. She is able to apply this experience to better understand and meet the needs of Lumley Finance customers. Kristine is well known for her dedication to customer service, always going the extra mile to provide sound advice and assistance.

Kristine has a wide range of responsibilities, these include; customer service standards, strategic planning, broker support and new business development in the greater Auckland region.



### Bert Orre

South Island Regional Manager  
Industry experience: 42 years  
Lumley Finance: 5 years in New Zealand, 3 years in Australia

Appointed as South Island Regional Manager in 2002, Bert has a vast 42 years experience in the finance and insurance industry. He has held management roles in the premium funding industry in Australia as well as working as both a broker and underwriter for the General Insurance sector in New Zealand. This ensures brokers and their clients are receiving the best advice, solutions and service possible.

Bert is responsible for establishing business, marketing and financial objectives for the region, achieving these objectives along with seeking new business and providing broker support.



### Stephen Lowe

Wellington Regional Manager  
Industry experience: 3 years  
Lumley Finance: 2 years

Stephen was appointed to the role of Wellington Regional Manager in 2005. He came to Lumley Finance straight from the life insurance and financial planning sector, but also has a depth of experience from the commercial and retail sales world. This allows Stephen to provide clients with the planning and sales techniques to promote the necessary products and win new customers.

Stephen's role is to establish the business, marketing and financial objectives for the Wellington region, taking care of monthly reporting, broker support and actively seeking new business.

For an immediate quote or for more information about Lumley Finance call 0800 438 634.