

# Financial difficulty

*During times of financial hardship, it's important that you get the help and support you need.*

In addition to speaking to your financial adviser or us about managing the cost of your insurance policy, these organisations may be of assistance.

Financial Hardship	
<b>Money Talks</b>	<p>The MoneyTalks helpline provides free financial advice, support and financial mentorship for people struggling with debt or budgeting.</p> <p><b>Call 0800 345 123</b></p> <p><b><a href="http://moneytalks.co.nz">moneytalks.co.nz</a></b></p>
<b>Gambling Helpline</b>	<p>A free and confidential helpline to provide free budgeting advice to individuals, family and whānau.</p> <p><b>Visit <a href="http://www.moneytalks.co.nz">www.moneytalks.co.nz</a>, email <a href="mailto:help@moneytalks.co.nz">help@moneytalks.co.nz</a> or txt 4029</b></p> <p><b>Call 0800 345 123</b></p>
Health and Wellbeing	
<b>Lifeline</b>	<p>Lifeline provide a safe and confidential service to support the emotional and mental wellbeing of callers.</p> <p><b>Call 0800 543 354 or 0800 LIFELINE / Text HELP (4357)</b></p> <p><b><a href="http://lifeline.org.nz">lifeline.org.nz</a></b></p>
<b>Suicide Crisis Helpline</b>	<p>Suicide Crisis Hotline provides a free, nationwide service available 24 hours a day, 7 days a week.</p> <p><b>Call 0508 828 865 (0508 TAUTOKO)</b></p>
<b>Depression and Anxiety Helpline</b>	<b>Call 0800 111 757 or free text 4202</b>
<b>Samaritans</b>	<b>Call 0800 726 666</b>
Seniors	
<b>Seniorline</b>	<p>A free information service for older people.</p> <p><b>Call 0800 725 463</b></p>

Domestic and Family Violence	
<b>Women's Refuge Crisisline</b>	For women living with violence, or in fear, in their relationship or family. <b>Call 0800 733 843 (0800 REFUGE)</b>
<b>Shine</b>	Confidential domestic abuse helpline. <b>Call 0508 744 633</b>
<b>Are you OK</b>	Family violence helpline <b>Call 0800 456 450</b>
Children and Young Adults	
<b>Youthline</b>	<b>Free call 0800 376 633</b> <b>Free text 234</b> <b>Email <a href="mailto:talk@youthline.co.nz">talk@youthline.co.nz</a></b> <b>or web chat from 7pm–10pm</b>
<b>Whatsup</b>	<b>Free call 0800 942 8787 for a confidential helpline for children and young people from 11am – 11pm</b>
Other	
<b>Emergency Services</b>	<b>Call 111</b>
<b>Citizens Advice Bureau</b>	Free, confidential, independent information and advice on rights and access to services. <b><a href="http://www.cab.org.nz">www.cab.org.nz</a></b>
<b>Alcohol and Drug Helpline</b>	<b>Call 0800 787 797 or online chat</b>
<b>Quit Line</b>	<b>Smoking cessation help</b> <b>Call 0800778 778</b>

### If you need to contact us:

- The fastest way is to chat with us online at [resolutionlife.co.nz](http://resolutionlife.co.nz)
- Submit an enquiry at [resolutionlife.co.nz/enquiry](http://resolutionlife.co.nz/enquiry)
- Call us on **0800 808 267**

#### Important information

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