

CERTIFICATE OF AUTHORISATION

This is to certify that
CAROL LYNNE GARRETT
IS AN AUTHORISED FINANCIAL ADVISER

authorised under section 55 of the Financial Advisers Act 2008 to provide
financial advice and investment planning services.

This adviser is bound by the Code of Conduct for Authorised Financial Advisers and the terms and
conditions issued by the Financial Markets Authority.

Financial Service Providers Register
FSP19444



Rob Everett
Chief Executive

Authorisation issued on
28 July 2015

Authorisation expires on
24 February 2016



FMA
FINANCIAL MARKETS AUTHORITY
TE MANA TATAI HOKOHOKO - NEW ZEALAND