



Primary Disclosure Statement (Authorised Financial Adviser)	
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This disclosure statement was prepared on: 7 th October 2015	
It is important that you read this document	
<p>This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.</p> <p>In addition to the information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (or statements), including information about the types of services that I provide, the fees that I charge, and any actual or potential conflicts of interest. If I have not provided that information to you at the same time as I give you this statement, I must provide it to you as soon as I can.</p>	
What sort of adviser am I?	
<p>I am an Authorised Financial Adviser. This means I have been authorised by the Financial Markets Authority (the government agency that monitors financial advisers) to provide the financial adviser services described below.</p>	
How can I help you?	
<p>I have been authorised to provide you with financial adviser services of the following categories:</p> <ul style="list-style-type: none">• Financial advice• Investment planning services• Insurance	
When I do this, I will be able to give you advice about –	



- Financial products provided by only one organisation:
- Financial products provided by a small number of organisation (2 to 5 organisations):
- Financial products provided by a broad range of organisations (more than 5 organisations).

How do I get paid for the services that I provide to you?

Payment type

Description

Fees only

My services are only paid for by fees that you pay. I do not receive payments from other people or organisations that might influence my advice.

Fees

My services are paid for by the fees that you pay as well as in other ways

Commissions

There are situations in which I will be paid by other organisations. How much that payment will be depends on the decisions that you make.

Extra Payments from my employer/principal

I may receive extra payments from my employer/principal depending upon the decisions that you make.

Non-financial benefits from other organisations

Other organisations may give me non-financial benefits depending on the decisions that you make.

I am required to tell you the specific fees, commissions, extra payments, and other benefits that I have received or will, or may, receive in relation to the services that I provide to you. I must tell you these things before I give you advice or, if that is not practicable, as soon as practicable after I give you that advice.

What are my obligations?

As an Authorised Financial Adviser, I must comply with the Code of Professional Conduct for Authorised Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

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 that 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 **Financial Services Complaints Limited Disputes Resolution**



Scheme. This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL Disputes Resolution Scheme at:

- Address: P O Box 5967, Lambton Quay, Wellington 6145
- Telephone number: 0800 347257
- Email address: info@fscl.org.nz

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me.

If you have a question about financial advisers generally, you can contact the Financial Markets Authority.

How am I regulated by the Government?

You can check that I am a registered financial services provider and an Authorised Financial Adviser at <http://www.fspr.govt.nz>.

The Financial Markets Authority authorises and 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 above (under **What should you do if something goes wrong?**).

Declaration

I, Carol Garrett, 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.

Signed:

Carol Garrett AFA

Dated: 7th October 2015