

Primary Disclosure Statement (Authorised Financial Adviser)

Name and Registration number of Authorised Financial Adviser:

Alistair Malcolm Bean FSP 29347

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It is important that you read this document.

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.

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 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.

What sort of Adviser am I?

I am an Authorised Financial Adviser (AFA). This means I have been authorised by the (FMA) Financial Markets Authority (the Government Agency that monitors financial advisers) to provide the financial adviser services described below.

How can I help you?

I have been authorised to provide you with financial adviser services of the following categories:

- Financial Advice
- Personalised Discretionary Investment Management Services
- Investment Planning Services

I am permitted under the [Financial Advisers Act 2008](#) to offer a personalised discretionary investment management service (PDIMS). Under a Personalised DIMS, I make decisions

about how to invest your money in financial products on your behalf, based on an investment strategy that is designed to take account of your particular financial situation and goals. I charge fees for this service. You will hold the financial products through a custodian.

Investing through a personalised DIMS has risks. Under this service you give up some control over investment decisions and rely on my decisions. The value of your financial products invested in through a personalised DIMS could go down as well as up. It is possible you will not achieve the returns you expect and will not receive all your investment back. Different personalised investment strategies have different levels of risks relating to the financial products being invested in and their management.

When I do this, I will be able to give you advice about –

- Financial products provided by a broad range of organisations (more than 5 organisations).

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

Payment type	Description
- 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.
- 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 and extra payments and other benefits that I have received or will, or may, receive in relation to the advice and/or services that I provide to you.

I must tell you these things before I provide advice and/or service or, if that is not practicable, as soon as possible after I give you that advice and/or service.

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 the Act) and under 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 as soon as possible.

You may contact me at the above address and phone numbers.

If we cannot agree on how to fix the issue, you can contact the office of Financial Service Complaints Limited (FSCL).

This service will cost you nothing, and will help us resolve any disagreements, contact details are below;

info@fscl.org.nz

PO Box 5967
Lambton Quay
Wellington 6145

Telephone: (Call Free) 0800 347257 or (Wellington) (04) 472FSCL (472 3725)

Fax: (04) 472 3728

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 (FMA).

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, Alistair Malcolm Bean, 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

Alistair Bean *AFA, Grad DipPFin.*