

Name and registration number of Authorised Financial Adviser:

**Neil Bradley Clarke – FSP10261**

Address: **Level 1, Unit H, 100 Bush Road, Albany, Auckland**

Trading name: **Health Wealth Preservation Ltd**

Telephone number: **(09) 915 0100**

Email address: **neil@hwp.co.nz**

This disclosure statement was prepared / updated: **27<sup>th</sup> January 2012**

**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 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.

**What sort of adviser am I?**

I am registered as an Authorised Financial Adviser. This means I am currently authorised by the Financial Markets Authority (FMA) (the government agency that monitors financial advisers) to provide the financial adviser services described below.

**How can I help you?**

I am authorised to provide you with financial adviser services of the following categories (for more detail refer to our Scope of Services):

- Financial advice
- Personal (insurance and medical) / Business risk (insurance) management
- Discretionary investment management services and investment planning services (a fee is charged for this service).

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

- financial products provided by a small number of organisations (2 to 6 organisations):

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

Payment type	Description
<input checked="" type="checkbox"/> <input type="checkbox"/> Commissions	There are situations in which I/my employer will be paid by other organisations. How much that payment will be depends on the decisions that you make.
<input checked="" type="checkbox"/> <input type="checkbox"/> Non-financial benefits from other organisations	Other organisations may give 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 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/my employer so that I/my employer 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 ISO (My membership: 1000302).

This service won't cost you anything, and will help us resolve any disagreements. You can contact ISO at—

Address: P.O. Box 10-845, Wellington, 6143

Telephone number: 0800 888 202

Email address: info@iombudsman.org.nz

### **Professional Indemnity Insurance**

The underwriter is: DUAL NEW ZEALAND LIMITED on behalf of certain underwriters at Lloyds  
Policy number: NI/00184/000/11/C

As with all insurance, this cover has limitations and is subject to certain exclusions and terms and conditions.

### **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 FMA authorises and regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority (FMA), 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, Neil Bradley Clarke, 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:

\_\_\_\_\_