



Primary Disclosure Statement (Authorised Financial Adviser (AFA))

Name and registration number of Authorised Financial Adviser:

Selwyn Parker CFP^{CM}

FSP No. **48422**

Address:

81 Freyberg St, Tauranga 3110

Trading name: **Investment Management Solutions Ltd**

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This disclosure statement was updated on: 18th April 2016

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 an 'Authorised Financial Adviser' (AFA). 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. I am also a 'Certified Financial Planner^{CM}' (CFP), authorised by the professional body the Institute of Financial Advisers (IFA).

How can I help you?

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

- Personal financial advice; and
- Investment planning services



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

- x Financial products provided by only 1 organisation;
- x Financial products provided by a *small number* of organisations (2 to 5);
- ✓ Financial products provided by a broad range of organisations (more than 5 organisations).

Payment type	Description
<ul style="list-style-type: none"> • ✓ Fees only 	<p>My services are only paid for by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice.</p>
<ul style="list-style-type: none"> • <input type="checkbox"/> Fees 	<p>My services are paid for by the fees that you pay as well as in other ways.</p> <p>The <u>only</u> situation in which I will be paid/retain a commission is if you elect to place your “Kiwi Saver” business via IMS. Alternatively it may be a mix of commission and fee.</p>
<ul style="list-style-type: none"> • ✓ Commissions 	<p>How much that payment will be depends on the decisions that you make, such as what type of Kiwi Saver fund you elect to invest in, the amount that you invest and the level of advice and service you elect.</p> <p>We are not tied to any providers therefore IMS may recommend changing our preferred KS fund provider(s) at any time.</p>
<ul style="list-style-type: none"> • <input type="checkbox"/> Extra payments from my [employer/principal] 	<p>I may receive extra payments from my [employer/principal] depending upon the decisions that you make.</p>
<ul style="list-style-type: none"> • <input type="checkbox"/> Non-financial benefits from other organisations 	<p>Other organisations may give [me/my employer/my employer and me/my principal/my principal and me] non-financial benefits depending on the decisions that you make.</p>

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. All advice costs will be fully disclosed to you prior to doing business.

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** immediately 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 our internal complaints scheme, you can contact the [Insurance & Financial Services Ombudsman Scheme Inc \(IFSO\)](#) below:

This *independent* complaints service is **free**, and will help us resolve any disagreements. You can contact the Insurance & Financial Ombudsman Scheme (or IFSO) at:

IFSO
PO Box 10845
Wellington 6143

Telephone number: 04 4997 612

Email address: info@ifso.org.nz

<http://www.iombudsman.org.nz/assets/Uploads/Consumer-Brochure.pdf>

Web Site: www.iombudsman.org.nz (see making a complaint)

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, or our services please ask me, as the business owner I care, and I am here to help.

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 should choose to first use our dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Declaration

I, **Selwyn Parker** 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:

A handwritten signature in blue ink, appearing to read 'Selwyn Parker', is written over a light blue circular stamp or watermark.

Updated on: 18th April 2016