

Primary Disclosure Statement (Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser: Scott Thomas Stokes FSP89261

Address: 65 Durham St, Sydenham, Christchurch 8023

Trading name: SwainWoodham Group

Telephone number: 03 366 4220

Fax number: 03 365 0048

Email address: scott@swainwoodham.co.nz

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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 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. 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.

How can I help you?

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

- Financial advice
- Investment planning services

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

- financial products provided by only 1 organisation:
- financial products provided by a small number of organisations (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
<input type="checkbox"/> Fees only	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.
<input checked="" type="checkbox"/> Fees	My services are paid for by the fees that you pay as well as in other ways.
<input checked="" type="checkbox"/> Commissions	There are situations in which my employer and I will be paid by other organisations. How much that payment will be depends on the decisions that you make.
<input type="checkbox"/> Extra payments from my employer	I may receive extra payments from my employer depending upon the decisions that you make.
<input checked="" type="checkbox"/> Non-financial benefits from other organisations	Other organisations may give my employer and 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?

In the event of a complaint or dispute I recommend that in the first instance you bring it to my attention. I will provide you with information about my internal complaints process, the Financial Markets Authority, and my Disputes Resolution Scheme.

I will try in the first instance to resolve the complaint internally. Should I fail to handle any such problem to your satisfaction within a reasonably short time frame, then my company has an internal complaints handling process. In addition, if your complaint concerns one of our supplier companies (e.g. fund manager, insurance company, etc) they will usually have an internal complaints logging and handling system to which you should refer.

If I or our firm is unable to resolve your complaint to your satisfaction, then you may make the complaint to the FSCL Disputes Resolution Scheme of which we are a member. This has a three-step process. We are bound by the outcome of that process. You can choose to be bound by the outcome but you can also choose to be free to pursue other legal avenues.

In the event that the first two steps prove unsatisfactory then a complaints process exists within the Institute of Financial Advisers (IFA), of which I am a member and by which I am bound. The IFA can be contacted at P.O. Box 5513, Wellington, Ph: (04) 499 8062; Fax: (04) 499 8064.

Any complaints referred to the IFA are recorded, and then investigated to determine likely degree of seriousness, then depending on the level of severity handled by IFA National Office staff directly with the client concerned, or referred on to a Professional Complaints Committee consisting of a legally qualified chair-person and two professionally credentialed advisers to resolve.

This can be a lengthy and sometimes frustrating process for those involved, and is restricted to only those complaints that breach the IFA's own rules. It does not allow for civil litigation. I would urge any dis-satisfied clients to resolve any issues personally and directly with me if at all possible."

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact FSCL Financial Services Complaints Ltd

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

Address: PO Box 5967, Lambton Quay, Wellington 6145

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

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, Scott Thomas Stokes, 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:

