

# Primary Disclosure Statement (Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser: Martin Hawes FSP108466

Physical address: 326 Tucker Beach Road, Rd 1, Queenstown, 9371, New Zealand

Postal address: PO Box 1108, Queenstown 9348, New Zealand

Trading name: Baker Hawes Consultants Ltd

Telephone number: 03 442 3328

Email address: martin@martinhawes.com

This disclosure statement was prepared on: 10 October 2017

## 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 and/or provide a service 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 checked="" 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 type="checkbox"/> Fees	My services are paid for by the fees that you pay as well as in other ways.
<input type="checkbox"/> 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.
<input type="checkbox"/> Extra payments from my <i>employer/principal</i>	I may receive extra payments from my employer/principal depending upon the decisions that you make.
<input type="checkbox"/> 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 and/or provide a service or, if that is not practicable, as soon as practicable after I give you that advice and/or provide that service.

Please note that I am the Chair of the Summer KiwiSaver Investment Committee and a Director of Retirement Income Group Ltd. I receive payments from both these organisations as outlined in the secondary disclosure document.

## 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 you can contact Financial Dispute Resolution (FDR). This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Dispute Resolution (FDR) at:

Address: Freepost 231075, PO Box 5730, Wellington 6145  
Telephone number: 0504 337 337  
Email address: [info@drsl.co.nz](mailto:info@drsl.co.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, Martin Hawes, 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:

Date: 10 October 2017



# Secondary Disclosure Statement (Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser: *Martin Hawes 108466*

## Address:

**Physical address:** 326 Tucker Beach Rd, Queenstown

**Postal address:** PO Box 1108, Queenstown

**Trading name:** Baker Hawes Consultants Ltd

**Telephone number:** 03 442 3328

**Email address:** martin@martinhawes.com

This disclosure statement was prepared on: 10 October 2017

## Services and products I provide

I provide the following types of financial adviser services:

1. Financial advice
2. Investment planning services

I provide financial adviser services in the following subject matters:

- Cash management and budgeting
- Retirement planning
- Investment panning
- Risk management
- General advice on asset protection and estate planning
- General advice on taxation relating to investments and insurance
- Debt management
- Property investments

## Products

I provide 'financial adviser services' in relation to a wide range of financial products, including Investments (Property, shares, and deposits/bonds), Insurance, KiwiSaver and managed investment schemes, having regard to the following financial planning considerations:

- Goals
- Asset allocation
- Budgeting
- Insurance
- Tax efficiency
- Wills and Succession

## Product providers used

I do not act as an intermediary to sell financial products offered by any particular product provider although I may at times make recommendations to buy or sell certain investments.

## Fees payable by the client

A fee of \$6,700 plus GST is payable 30 days from invoice.

## Other interests and relationships

I am a Director and minor shareholder of Retirement Income Group Ltd. This is a company that markets and sells variable annuities in New Zealand. From time to time I may recommend variable annuities provided by Retirement Income Group Ltd to clients, which may indirectly benefit me through my relationship with Retirement Income Group Ltd.

I currently hold the role of chair of the Investment Committee for the Summer KiwiSaver Scheme, issued by Forsyth Barr Investment Management Ltd ('Forsyth Barr'), for which Baker Hawes Consultants Ltd receives a fixed fee payment each year. I may also receive a bonus from Forsyth Barr Investment Management Ltd if, on 30 September 2019 the funds invested in the Scheme exceed a certain threshold, in which case I stand to receive 0.5% of any excess of funds under management above that threshold. Neither I nor Baker Hawes Consultants Ltd receive any other remuneration or other reward from Forsyth Barr for providing financial adviser services, whether for my role as chair of the Summer KiwiSaver Scheme Investment Committee or otherwise.

I may from time to time express opinions or make recommendations in relation to the Summer KiwiSaver Scheme, but I will only ever do so objectively after considering independently generated analysis, and the possibility of me receiving a future bonus payment from Forsyth Barr does not influence any financial adviser services I provide. In all cases of a recommendation regarding the Summer KiwiSaver scheme I will put my clients' interests first and ensure that the Summer KiwiSaver is suitable for them.

Neither I nor Baker Hawes Consultants Ltd are otherwise remunerated by any financial services provider for any recommendations I may make in relation to any services or products they may provide. Other than my roles with Retirement Income Group Ltd, and the Summer KiwiSaver Scheme outlined above, I do not currently hold any formal position with nor have any ownership interest in any other financial services provider whose services or products I may recommend or consider.

From time to time I provide speaking and writing services to financial services providers and will be remunerated for this.



## Remuneration

I am remunerated as shareholder and director of Baker Hawes Consultants Limited primarily by drawings and shareholder salary. My company receives all client fees that are generated by me.

## Referral fees

I do not accept referral fees.

## Declaration

I, *Martin Hawes*, 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:

Date: 10 October 2017

