

Primary Disclosure Statement

(Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser	Grant Phillip Lowe FSP110656
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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:

- Investment planning service
- Financial advice

When I do this, I will be able to 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 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 will be paid by other organisations. How much that payment will be depends on the decisions that you make.
<input type="checkbox"/> Extra payment from my employer	I may receive extra payments from my employer depending upon the decisions that you make
<input 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.

PrivateWealthAdvisers

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 provide a service or, if that is not practicable, as soon as practicable after I provide that 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 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 or my employer (Private Wealth Advisers Limited, Attention: Compliance Officer) so that we can try and 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 the Insurance and Financial Services Ombudsman Scheme. This service will cost you nothing, and will help us resolve any disagreements. You can contact the Insurance and Financial Services Ombudsman Scheme at:

Level 8, Shamrock House
79-81 Molesworth Street
Wellington
T +64 (0)4 499 7612
E info@ifso.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?

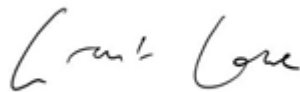
You can check that I am a registered financial services provider and an Authorised Financial Adviser at <http://www.fspr.govt.nz>.

The Financial Markets Authority authorises and regulated 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, Grant Lowe, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.



Signed: _____