

Primary Disclosure Statement



wealthhealth

Name and Registration of Registered Financial Adviser:

Stuart Harris – FSP549026

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This Disclosure Statement was prepared on 17th May 2018

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 a Registered Financial Adviser (RFA) but NOT an Authorised Financial Adviser (AFA). This means that I have been authorised by the Financial Markets Authority 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:

- Wholesale and/or generic Financial advice
- Category 2 financial products being Mortgages and Finance, personal loans, life insurance, disability insurance, trauma insurance. Call accounts, savings account, term deposits.

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

- financial products provided by a broad range of organisations (more than 5 organisations).

Only an Authorised Financial Adviser (AFA) may give advice on any of the following products: a security, any estate or interest in land, a futures contract unless they are exempt from authorisation under section 17 of the Financial Advisers Act 2008.

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

Payment type	Description
• Fees	My services are paid for by the fees that you pay as well as in other ways.
• Commissions	There are situations in which I will be paid by other organisations. How much that payment is depends 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 provide a service or, if that is not practicable, as soon as practicable after I give you that advice.

What are my obligations?

As an Registered 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, or if you decide not to use the internal complaints scheme, you can contact Insurance and Financial Services Ombudsman. This service will cost you nothing and will help resolve any disagreements. You can contact them at:

Website: www.isombudsman.org.nz
Phone: 0800 888 202 or 04 499 7612
Fax: 04 499 7614
Postal Address : PO Box 10-845, Wellington 6143

This service will cost you nothing and will help us resolve any disagreements.

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 more about anything, please ask me. For further information about financial advisers generally, contact the Financial Markets Authority

How am I regulated by the Government?

You can check that I am an Registered Financial Adviser at <http://www.fspr.govt.nz> .My registration number is FSP549026

The Financial Markets Authority 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, Stuart Harris, 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:

This Disclosure Statement, (version 2), was prepared on 17th May 2018