

PRIMARY DISCLOSURE STATEMENT (Authorised Financial Adviser)

Name and registration number of Authorised Financial Adviser: **Christopher James Cornford**
FSP 49821

Address: Level 5, MacKay House
92 Queens Drive, Lower Hutt 5010
P.O. Box 31-440, Lower Hutt 5040

Contracted to: Chris MacKay Financial Planning Limited (CMFP)
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Fax number: (04) 569 4563
Email address: chrisc@mackay.co.nz

THIS DISCLOSURE STATEMENT WAS PREPARED ON: 10 August, 2017. (v7).

It is important that you as a client or potential client read this document

This information will help a client 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 a client in this statement, I must also disclose other information to a client 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 a client at the same time as I give a client this statement, I must provide it to a client 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 a client with financial adviser services of the following categories:

- Financial advice.
- Investment planning services.

When I do this, I will be able to give a client 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 checked="" type="checkbox"/> Fees | My services would be paid for by CMFP based on a formula of the fees that a client pays. I do not receive payments from other people or organisations that might influence my advice. |
| <input checked="" type="checkbox"/> Commissions | These are situations in which my principal will be paid by other organisations. How much that payment will be, depends on the decisions that a client makes. |
| <input checked="" type="checkbox"/> Extra payments from CMFP | I may receive extra payments from CMFP depending upon the decisions that a client makes. |
| <input checked="" type="checkbox"/> Non-financial benefits | Other organisations may give CMFP, and/or me, non-financial benefits depending on the decisions that a client makes. |

I am required to tell a client the specific fees, commissions, extra payments, and other benefits that I or CMFP, on my behalf, have received or will, or may receive, in relation to the services that I provide to a client. I must tell a client these things before I give a client advice or, if that is not practicable, as soon as practicable after I give a client 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 the Financial Market Conduct Act 2013, and under the general law.

What should you do if something goes wrong?

If a client has a problem, concern, or complaint about any part of my service, please tell me and/or my principal, so that either I or my principal can try to fix the problem.

You may contact the internal complaints scheme by writing to Chris Cornford, C/- Chris MacKay Financial Planning Limited, P.O. Box 31440, Lower Hutt 5040.

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.

This service will not cost, and will help us resolve any disagreements. You can contact the Insurance and Financial Services Ombudsman Scheme at:-

Address: P.O. Box 10-845, Wellington 6143
Telephone: 0800 888 202
Email: info@ifso.nz

If you need to know more, where can you get more information?

If a client has a question about anything in this disclosure statement or a client would like to know anything more about me, please ask me.

If a client has a question about financial advisers generally, a client 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, a client may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

Declaration

I, Christopher James Cornford 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.



Chris J. Cornford