

## PRIMARY DISCLOSURE STATEMENT

Name and registration of Authorised Financial Adviser: Andrew Hogg FSP 91961  
trading as  
Bradley Nuttall North Ltd

Address: Level 2, 96 Bank Street  
Whangarei, 0140

Telephone number: 09-4304930  
Fax number: 09-4306510  
Email address: [andrewh@bnl.co.nz](mailto:andrewh@bnl.co.nz)

This disclosure statement was prepared and updated on 12<sup>th</sup> January 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 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 Service
- ✓ Investment Management Service

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?

✓	Fees Only	My services are paid for solely by the fees that you pay. I do not receive payments from other people or organisations that might influence my advice.
	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 payment will depend on the decisions you make.
	Extra Payments from my principal	I may receive extra payments from my principal depending on the decisions you make.
	Non-financial benefits from other organisations	Other organisations may give me or my principal non-financial benefits depending on the decisions 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 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 my internal complaints scheme so that they can try and fix the problem. You can contact my internal complaints scheme at:

Contact Name: Compliance Manager  
Address: 209, Cambridge Terrace, Christchurch 8140  
Telephone number: 03-3531007  
Email address: support@consilium.co.nz

If we cannot agree on how to resolve the issue, or if you decide not to use our internal complaints scheme, you can contact the Insurance and Savings Ombudsman. This service will cost you nothing and will help us resolve any disagreements. You can contact the Insurance and Savings Ombudsman at:

Address: 7<sup>th</sup> Floor, BDO House, 99-105 Customhouse Quay  
PO Box 10-845, Wellington 6143  
Telephone number: 0800 888 202  
Website: <http://www.iombudsman.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. 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, Andrew Hogg, 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) Regulation 2010.

Signed:

