

QFE Disclosure Statement

Prepared on 23 October 2012 in accordance with section 25 of the Financial Advisers Act 2008.

Contact details

Gareth Morgan Investments Limited Partnership and Gareth Morgan KiwiSaver Limited
(trading as Gareth Morgan Investments)

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Telephone number: 0800 GARETH (0800 427 384) www.gmi.co.nz

It is important that you read this document

It will help you to decide whether our products will suit your needs. We will provide you with more information later that will also be important for the financial decisions you make.

Information about Gareth Morgan Investments

Gareth Morgan Investments Limited Partnership and Gareth Morgan KiwiSaver Limited (together, **GMI**) are associated entities of Kiwibank Limited (**Kiwibank**) and members of a Qualifying Financial Entity (**QFE**) group called The Kiwibank QFE Group (**QFE Group**). Kiwibank has primary responsibility for the QFE Group. You can check this information on the Financial Service Providers Register at www.fspr.govt.nz. The registration numbers of Gareth Morgan Investments Limited Partnership, Gareth Morgan KiwiSaver Limited and Kiwibank are **FSP 46781**, **FSP46761** and **FSP19941**, respectively.

GMI together with Kiwibank take responsibility for the GMI advisers in the QFE Group (**QFE advisers**). This includes making sure that the QFE advisers exercise care, diligence and skill in providing financial adviser services to you. QFE advisers are not individually registered or authorised.

The Financial Markets Authority (**FMA**) licences and regulates QFEs. You can contact them on 0800 434 567 or via their website at www.fma.govt.nz if you want information about advisers or to report information about GMI or its advisers. See the section entitled "What should you do if things go wrong" for details about making a complaint in the first instance.

Information about GMI's products

GMI offers two investment products that are retirement savings schemes – the Gareth Morgan KiwiSaver Scheme and GMI Superannuation Scheme (the **Schemes**). GMI is also the promoter of these products, which essentially means that GMI developed and set up these Schemes. This means that we take responsibility for the products as well as the advice of our QFE advisers.

Information about GMI's advisers

Our QFE advisers can provide personalised advice about the investment products provided or promoted by GMI, being the Schemes mentioned above. Our QFE advisers cannot provide advice about other products or design a plan for dealing with all of your investment goals. If you need this service we can refer you to one of our Authorised Financial Advisers (**AFAs**). Disclosure statements for our AFAs are available on our website www.gmi.co.nz, or on request, free of charge.

Our QFE advisers are paid a salary for the work they do and do not receive any commissions or other remuneration for the advice they give.

What should you do if something goes wrong?

If you are unhappy with the products or services we have provided, please contact us so we can resolve it for you. You can contact our internal complaints scheme by filling in our online form on our website www.gmi.co.nz or phoning, emailing or writing to us at the address above. You may also refer your complaint to the Trustee of either Scheme, which is the Public Trust. You can contact them on 0800 371 471 during business hours.

If we cannot agree on how to fix it, you can contact the Insurance and Savings Ombudsman (**ISO**). This is a free service that will help us resolve any disagreements. Both GMI and the Trustee are members of the ISO dispute resolution scheme. You can contact them at –

Address: Office of the ISO, P O Box 10-845, Wellington 6143, New Zealand

Telephone number: 0800 888 202 **Email address:** info@iombudsman.org.nz

You are also able to contact the FMA, as mentioned above, if you wish to make a complaint about GMI or one of its advisers.