

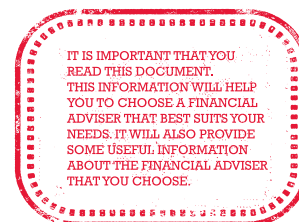
Disclosure Statement – Financial Advisor



Richard Paterson

REGISTERED FINANCIAL ADVISOR,
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What sort of adviser am I?

I am a registered, not authorised, financial adviser.

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, so that our internal complaints scheme can try to fix the problem. Direct correspondence to: **MJIB Ltd, C/~Internal Complaints Scheme, PO Box 744 Taupo 3330.**

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Ltd. FSCL is an approved external dispute resolution scheme which I am a member of. This service will cost you nothing, and will help us resolve any disagreements.

FSCL contact details are:

**L13, 45 Johnston Street, Wellington,
Phone 04 472 3725, www.fscl.org.nz**

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

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 previously.

Declaration

I, Richard Paterson 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:

This disclosure statement was prepared on **6 March 2014**

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