

# Primary Disclosure Statement

This disclosure statement was updated on 21 June 2017.

Adviser name: <b>Dean Edwards</b>	Address: 24 Albany Highway Greenhithe Auckland 0632
Registration number: <b>FSP 507066</b>	Trading name: <b>Nest Egg Investments Limited</b>
Authorised Financial Adviser	Telephone number: 021 570618
	Fax number:
	Email address: <a href="mailto:dean@nestegginvestments.co.nz">dean@nestegginvestments.co.nz</a>
	Website: <a href="http://nestegginvestments.co.nz">nestegginvestments.co.nz</a>

## 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 Services

When I do this, I will be able to give you advice/provide a service 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
Fees only	My services are only paid for 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 that payment will be depends on the decisions that you make.
Extra payments from my Principal	I may receive extra payments from my principal depending upon the decisions that you make.
Non-financial benefits from other organisations	Other organisations may give me non-financial benefits depending 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 give you advice or, if that is not practicable, as soon as practicable after I give you 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 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. Nest Egg Investments Limited has an internal complaints process in place.

If we cannot agree on how to fix the issue you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at:

Address: PO Box 5967, Wellington 6145  
Telephone number: 0800 347 257  
Email address: [info@fscl.org.nz](mailto:info@fscl.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 me. If you have a question about financial advisers generally, you can contact the Financial Markets Authority at [www.fma.govt.nz](http://www.fma.govt.nz).

### **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>

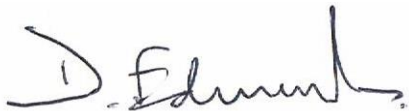
The Financial Markets Authority authorises and regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

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, Dean Edwards, 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 by Dean Edwards

A handwritten signature in black ink, appearing to read 'D. Edwards', with a stylized flourish at the end.

21 June 2017

# Secondary Disclosure Statement

This disclosure statement was prepared on 19 July 2016.

Adviser name: <b>Dean Edwards</b>	Address: 24 Albany Highway Greenhithe Auckland 0632
Registration number: <b>FSP 507066</b>	Trading name: <b>Nest Egg Investments Limited</b>
Authorised Financial Adviser	Telephone number: 021 570618
	Fax number:
	Email address: <a href="mailto:dean@nestegginvestments.co.nz">dean@nestegginvestments.co.nz</a>
	Website: <a href="http://nestegginvestments.co.nz">nestegginvestments.co.nz</a>

## Services and products I provide

I provide the following types of financial adviser services:

1. Financial advice
2. Investment planning services

I provide financial advisor services in the following areas:

- Financial modelling
- Investment planning
- Retirement planning
- Budgeting
- Debt management

## Products

I provide financial adviser services in relation to the following types of financial products:

- Direct shares and direct bonds (listed and unlisted)
- Managed funds including unit trusts and KiwiSaver funds
- Fixed interest investments
- Government stock
- Property investments and mortgages

## Product providers used

I have no restrictions in placing investments with any product provider.

## Fees payable by the client

The fees I charge will vary according to nature of the services provided.

*Initial consultation*

No charge. There is no obligation arising from the initial meeting.

*Other services*

A range of financial advisory services are available from Nest Egg Investments, including bespoke advice. Please consult the website ([nestegginvestments.co.nz](http://nestegginvestments.co.nz)) for up to date information on services provided and fees charged.

**Other interests and relationships**

I have no obligation or incentive to recommend any particular supplier of financial products or services.

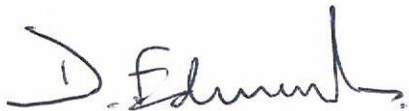
**Remuneration**

Other than the fees outlined on the Nest Egg Investments website, and charged directly to clients, I receive no other remuneration relating to financial adviser services.

**Declaration**

I, Dean Edwards 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 by Dean Edwards

A handwritten signature in black ink, appearing to read 'D. Edwards', with a stylized flourish at the end.

21 June 2017