

Disclosure Statement

1 February 2022

This disclosure statement (**Statement**) is provided by Michael John Chamberlain (FSP191225) (**Michael**) and is prepared under the Financial Advisers Act 2008 (**Act**). It has been prepared as at 1 February 2022. Michael is employed by MCA Advisers Limited (FSP729271) (**MCA Advisers**).

Name and contact details:

Name: Michael John Chamberlain
Address: 41 Charlotte Street, Eden Terrace, Auckland 1021
Phone number: 021 890 999
Email: michael@mcanz.co.nz

Michael is an employee and sole director of MCA Advisers. MCA Advisers is owned by MCA NZ Limited (FSP42521) which is owned by the family interests of Michael. MCA Adviser's contact details are:

Address: 41 Charlotte Street, Eden Terrace, Auckland 1021
PO Box 8811, Symonds Street, Auckland 1150
Phone number: 09 930 7770
Email: mca@mcanz.co.nz

What sort of financial adviser am I?

I am a financial adviser and work for MCA Advisers – a financial advice provider. This means that:

- MCA Advisers has been licensed by the Financial Markets Authority (FMA) to provide financial advice services as detailed below. MCA Advisers has been granted a transitional license under the legislation to be Financial Advice Provider.
- As a financial advisor, I may provide regulated advice to retail investors.

Financial services

Michael has been authorised to provide the following services:

- Financial Advice.
- Investment Planning Services, and
- Financial products including KiwiSaver.

When I do this, I will be able to give you advice and/or provide a service about:

- Financial products provided by a broad range of organisations (more than 5 organisations).

The financial products include:

- Managed investment schemes (including those with PIE (portfolio investment entity status)), that are listed or unlisted and KiwiSaver schemes.
- Equity securities.
- Debt securities.

I have no restrictions in recommending or organising products or investments with any product provider or share broker. I do not operate a custodial service and so any investments or products will be made direct through a broker or with the provider of those products.

Fees

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 provide a service, or is this is not practicable, as soon as practicable after I give you that advice or provide that service.

I am personally remunerated by drawings from MCA Advisers. MCA Advisers is remunerated by the fees you pay to MCA Advisers.

The only income MCA Advisers receives for the advice and services I provide you, are the fees that you pay to MCA Advisers direct. Neither I nor MCA Advisers receive any payments from other people or organisations in respect of the advice and services that I provide you. If another person or organisation makes a payment to me or MCA Advisers, it will promptly be disclosed to you and paid to you.

The basis and amounts of the fees you pay MCA Advisers are as agreed with you. MCA Advisers charges on the basis of an hourly rate (\$360 an hour plus GST) and the time I spend on preparing for and providing the advice or services that you request. The fees MCA Advisers expects to charge you will be discussed with you and advised to you in writing.

Duties and obligations

I must comply with the Code of Professional Conduct for Financial Advice Services. I also have obligations under the Act including regulations made under it and under general law. In meeting my obligations, I will always put your interests first and exercise care, diligence and skill.

Disputes resolution

If you have a problem, concern, or complaint (**complaint**) about me, my advice or any part of my service to you, please tell me so I can try and fix the problem. If I cannot solve the complaint, you should contact our internal Complaints Officer by writing to the Complaints Officer, MCA Advisers Limited, PO Box 8811, Symonds Street, Auckland. On receipt of a complaint, the Complaints Officer will acknowledge the complaint and work with you to resolve the complaint. In the event that the Complaints Officer cannot resolve the complaint, you can refer the complaint to our external complaint's resolution service. Both MCA Advisers and Michael are members of the Financial Dispute Resolution (FDR) scheme. Its contact details are:

Address: Freepost 231075, PO Box 5730, Wellington 6145
Level 9, 109 Featherston Street, Wellington 6011
Phone: 0598 337 337
Website: Fairwayresolution.com


Regulation

Financial advisers are regulated by the Financial Markets Authority (**FMA**) under the Act. You can report any complaint about my contact to the FMA. Contact the FMA for more information including financial tips and warnings. Details on the FMA are on its website www.fma.govt.nz.

I am also an actuary and a member of the New Zealand Society of Actuaries and subject to its code of conduct. You may also complain to the New Zealand Society of Actuaries about my behaviour or the advice and services I provide. Details of the New Zealand Society of Actuaries are on its website at www.actuaries.org.nz.

Declaration

I, Michael John Chamberlain, 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:  1 February 2022
Michael John Chamberlain