

Primary Disclosure Statement

This statement was prepared on 26th May 2011

Adviser Name: Alan Gerald Read Registration Number: FSP No. FSP16401 Authorised Financial Adviser	Address: 32 Willow Street, Tauranga Trading Name: NEWTON ROSS Telephone Number: 07 928 4000 Email Address: alan@newtonross.co.nz
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It is Important 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 this information that I must disclose to you in this statement, I must also disclose other information to you in a separate disclosure statement (statements), including information about the types of services that I provide, the fees that I charge, and 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 authorized by the Financial Markets Authority (the government agency that monitors financial advisers) to provide financial adviser services described below.

How can I help you?

I have been authorized to provide you with financial adviser services of the following categories:

- Financial Advice on all products
- Investment Planning
- Discretionary Investment Management

When I do this, I will be able to give 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 number of organisations (more than 5 organisations)

How do I get paid for my services?

I am contracted to NEWTON ROSS and receive a fixed payment from NEWTON ROSS in respect of my services. NEWTON ROSS only charges fees directly to clients for services and receives no other form of payment.

✓	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 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 I 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 or my principal non-financial benefits depending on the decisions you make.



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 the 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 employer so that they can try to fix the problem. You can contact my employer by putting your concerns in writing to the Directors of NEWTON ROSS, PO Box 2683 Shortland Street, Auckland 1140, New Zealand. NEWTON ROSS has an internal complaints scheme in place to address issues.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact the Investment Savings and Ombudsman ("ISO") whom NEWTON ROSS has engaged as an Approved Dispute Resolution Scheme to provide dispute resolution services in accordance with the Financial Services Providers Act 2008. This service will cost you nothing and will help resolve any disagreements.

You can contact the ISO at: Insurance and Savings Ombudsman
PO Box 108445
Wellington 6143
Phone: 04 499 7612

If You Need More Information

If you have a question about anything in this disclosure statement or you would like to know anything further about me, please ask me. If you have a question about financial advisers in general you can contact the Financial Markets Authority.

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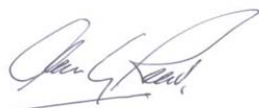
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Declaration

I, Alan Gerald Read declare that to the best of my knowledge and belief the information provided 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:



Alan Gerald Read



Primary Disclosure Statement

This statement was prepared on 26th May 2011

Adviser Name: Michael John Newton Registration Number: FSP No. FSP8121 Authorised Financial Adviser	Address: Level 7, 3-13 Shortland Street, Auckland Trading Name: NEWTON ROSS Telephone Number: 09 377 5777 Fax Number: 09 377 5772 Email Address: mike@newtonross.co.nz
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I am required to tell you 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.

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Declaration

I, Michael John Newton declare that to the best of my knowledge and belief the information provided 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:



Michael John Newton



Primary Disclosure Statement

This statement was prepared on 26th May 2011

Adviser Name: Wayne Robert Ross	Address: Level 7, 3-13 Shortland Street, Auckland
Registration Number: FSP No. FSP8201	Trading Name: NEWTON ROSS
Authorised Financial Adviser	Telephone Number: 09 377 5777
	Fax Number: 09 377 5772
	Email Address: wayne@newtonross.co.nz

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Declaration

I, Wayne Robert Ross declare that to the best of my knowledge and belief the information provided 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:



Wayne Robert Ross

