

Primary Disclosure Statement

(Authorised Financial Adviser)

Due to circumstances beyond my control, it is not practicable for me to provide all of the information that I am required to include in this statement. However, I must still provide this statement to you and tell you how and why it is incomplete. I must also provide you with an updated and complete version of this statement as soon as practicable.

NAME AND REGISTRATION NUMBER OF AUTHORISED FINANCIAL ADVISER:

Kristy Staples FSP47581

ADDRESS: 32 Amesbury Street, Palmerston North 4410

TRADING NAME: Core Wealth Solutions Limited

TELEPHONE NUMBER: 06 358 4163

FAX NUMBER: 06 356 5196

EMAIL ADDRESS: KRISTY@COREWEALTHSOLUTIONS.CO.NZ

THIS DISCLOSURE STATEMENT WAS PREPARED ON: 13 / 06 / 2011

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 Securities Commission (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:

- Investment planning service
- Financial advice
- Discretionary investment management 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 organizations (2 to 5 organisations):
- financial products provided by a broad range of organizations (more than 5 organisations).

HOW DO I GET PAID FOR THE SERVICES THAT I PROVIDE TO YOU?

Tick the statement or statements that apply. Do not delete "unticked" categories.

Payment type

Description

- | | | |
|-------------------------------------|---|--|
| <input type="checkbox"/> | 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. |
| <input checked="" type="checkbox"/> | Fees | My services are paid for by the fees that you pay as well as in other ways |
| <input checked="" type="checkbox"/> | Commissions You do not need to tick this box if the only commission that you receive is passed on, in full, to your client. | There are situations in which I/my employer/my employer and I/my principal/my principal and I will be paid by other organisations. How much that payment will be depends on the decisions that you make. |
| <input checked="" type="checkbox"/> | Extra payments from my employer/principal | I may receive extra payments from my employer/principal depending upon the decisions that you make. |
| <input type="checkbox"/> | Non-financial benefits from other organisations | Other organisations may give me/my employer/my employer and me/my principal/my principal and 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/provide a service or, if that is not practicable, as soon as practicable after I give you that advice/provide that service.

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.

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 financial services complaints scheme of which I am a member. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited at:

ADDRESS: 13th Floor, 45 Johnston Street, WELLINGTON

TELEPHONE NUMBER: 0800 347 257

EMAIL ADDRESS: 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 Securities Commission.

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, Kristy Staples, 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: