



## Primary Disclosure Statement

### Name and Registration of Registered Financial Adviser:

**Jesse Rameka – FSP 728811**

**Trading Name:** The Investor Bird

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**Mobile:** 020 4014 6900

**Address:** 159 Eversham Road, Mt Maunganui

**This Disclosure Statement was prepared on 1<sup>st</sup> July 2020**

### 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.

### What sort of adviser am I?

I am a Registered, but not authorised Financial Adviser. This means that I can provide the financial adviser services described below.

### How can I help You?

I can provide you with financial adviser services of the following categories:

#### Mortgage Lending

- Investment property loans
- First home buyer's loans
- Personal loans
- Debt consolidation loans

#### Risk Insurance

- Life, Trauma, TPD, Health, Disability Insurance
- Key Person Protection Insurance
- Debt Protection
- ACC Structuring
- Non-personalised KiwiSaver advice

When I do this, I will be able to give you 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 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 employer/principal	I may receive extra payments from my employer/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.

### What are my obligations?

As a Registered Financial Adviser, I must comply with the Code of Professional Conduct for Registered 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 I can start the process of my internal complaints process and I can try and fix the problem.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints process, you can contact Financial Dispute Resolution Service at:

**Email:** [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)

**Phone:** 0508 337 337

**Postal Address:** Level 4, 142 Lambton Quay, Wellington Central, Wellington 6011

### 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 more about anything, please ask me. For further information about financial advisers generally, contact the Financial Markets Authority

### 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 above (under "What should you do if something goes wrong?").

### Declaration

I, Jesse Rameka, 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

**Date:**

**This Disclosure Statement (version 1), was prepared on 1<sup>st</sup> July 2020**