

# **DISCLOSURE**

**Martin Hawes  
WealthCoaches.net Ltd**

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## **Introduction**

This disclosure document complies with the disclosure requirements of the Securities Markets Act 1988 and includes disclosures by Martin Hawes and

WealthCoaches.net Ltd. WealthCoaches.net Ltd is owned 50% by Martin Hawes and 50% by Joan Baker.

## **Convictions**

Martin Hawes, WealthCoaches.net Ltd or any associated company or trust has never been convicted of any offence under the Securities Market Act 1988, Securities Act 1978 or the Crimes Act 1961.

Martin Hawes has never been adjudged bankrupt or been prohibited from management of a company or a business.

Martin Hawes, WealthCoaches.net Ltd or any associated company or trust has never been subject to an adverse finding by a Court in any proceeding taken against him in a professional capacity.

## **Qualifications and experience**

Martin Hawes has no formal qualification in finance. He has 23 years experience in the financial services industry and has written 16 books on financial topics, several of which are used as texts at New Zealand universities for financial planning courses. Martin Hawes has advised clients, delivered presentations, written books and articles since 1986.

## **Professional Memberships**

Martin Hawes is a member of the Society of Independent Financial Advisers and complies with the SIFA code of ethics.

## **Continuing professional development**

As a member of the SIFA Martin must attend twice-yearly three day conferences which have a big component of professional development and continuing financial education. Martin Hawes has kept up to date by reading widely in the field of personal financial planning. The writing of books and articles and seminar presentations make continuing research a necessity. He keeps his knowledge updated by reading a wide range of relevant overseas books, web sites newspapers and magazines and he has also built up an extensive network of finance industry contacts in New Zealand. Martin is a member of the Central Otago Financial Network (an informal group of financial advisers including accountants, share brokers, financial planners, bankers, financial journalists etc) which meets monthly in Queenstown to discuss financial affairs.

## **Services and advice**

Martin Hawes and WealthCoaches.net Ltd provide advice on the following areas:

- Financial goal setting
- Budgeting
- Asset allocation

- Investments
- Wills/succession/family trusts
- Insurance
- Taxation structures
- Debt management

### **Assets advised on**

Martin Hawes and WealthCoaches.net Ltd advise on all types of investments: shares (equities), property, bonds and deposits. Their primary investment area is to advise on a client's asset allocation.

Martin Hawes, associated companies and trusts are likely to be invested in financial assets which are discussed with clients.

### **Professional indemnity insurance**

Martin Hawes does not have professional indemnity insurance.

### **Relationships and interests**

At times Martin Hawes will recommend other advisers. Please note that Martin Hawes, WealthCoaches.net Ltd or associated companies and trusts do not have any financial arrangement with these advisers and do not take commissions from any party. They have no interest in any business, company or organisation that would reasonably

influence the advice given. Martin Hawes, WealthCoaches.net Ltd or associated companies or trusts have no financial interest in or any formal relationship with any other financial adviser or service provider. Recommendations and referrals are made in good faith and while they take all care, Martin Hawes or WealthCoaches.net Ltd do not guarantee the performance of third parties.

### **Remuneration**

The fee that is agreed includes all incidentals. The agreed fee is the total remuneration. Martin Hawes, WealthCoaches.net Ltd or associated companies or trusts do not accept commissions from any third party and have no licence or agency agreements with any other parties.

### **Complaints**

Martin Hawes has no formal complaints procedure. For Martin Hawes reputation is of primary importance and he would hope that any dispute with clients could be resolved reasonably.

### **Money handling**

Martin Hawes and WealthCoaches.net Ltd do not accept clients' investment funds and therefore have no method or procedure for handling clients' money. At no time have

they nor will they place investments nor accept funds for investment on behalf of clients.

Martin Hawes  
WealthCoaches.net Ltd