

Secondary Disclosure Statement

TRUSTED ADVISOR

Maurice Mehlhopt FSP 110647

Office 4 Collingwood St

Postal: Freemans Bay -Auckland 1101

Trading name; LYFSA. B. KINLOCH Ltd [LBK}

Telephone number(s): 021 639574 -

Email address mehlhoptmaurice@outlook.com

This disclosure statement was prepared on: 2^{1st} March 2021

Services and products I provide

I am authorised to provide the following types of financial adviser services:

- Financial advice

I give advice on the following, relevant to the indicated need:

- I specialise in Retirement Funding

General

Most of my Clients are aged 65 years and over

Products

I also provide 'financial adviser services' in relation to the following types of product

- Home equity release products
- Annuity products

EXPERIENCE

I spent the first 25 years of my working life with the FLETCHER CHALLENGE CORP. group of Companies initially in the rural sector with WRIGHTSON NMA -and latterly as General Manager AMERICAN EXPRESS and Managing Director of CENTURION FINANCE.

In 1990 I established my own business consultancy and have worked with a range of Companies since then in a range of consultancy and "hands on" development roles.

Fifteen years ago I became involved in establishing the first of the new generation HOME EQUITY RELEASE products in NZ and in later years worked with the ASB Bank as they established their own equity release product -and remain convinced that there is a growing need for products of this nature to give retirees more funding choices than are now available.

I specialise in providing support and financial options to those over 65 who may be wanting to do more with their retirement years -but find they are running out of funds – before they run out of life!

I have had meaningful meetings and telephone links with over 2000 people in the last ten years discussing with them all the financial options that may be available in their particular case -and this advice has been given free of charge.

As much as my time allows I intend to continue to work in this field –

I have recently been appointed Chair of the "Moths and Butterflies of NZ" with a particular interest in Monarch butterflies .

For the last 20 years I have been an active member of BUSINESS MENTORS NZ and it has been great to be part of the growth and success of many small NZ businesses -but with my appointment to the M@B Trust I have scaled back this activity

Qualifications

I am a FINANCIAL ADVISOR

Conflicts of Interest

To the best of my knowledge and belief neither I nor LBK Ltd has any existing or potential conflict of interest that could impair their objectivity as advisers or providers of professional services. If I do become aware of such conflict I shall inform you.

Fees and Remuneration

I do not charge a fee for any of my time spent meeting with prospects or clients directly - or in contact by phone or email.
I may receive a fee for products purchased by clients from Suppliers I recommend.

I am a Director and a shareholder of LYFSA, B KINLOCH Ltd and may receive reward and dividends from LBK

Money Handling Procedures

Neither I nor LBK will not handle money directly from any client

Declaration

I, Maurice Mehlhopt -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

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Enclosure:

Appendix and Client acknowledgement

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 issue

If we cannot agree on how to fix the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited at:

Address: PO Box 5967
Lambton Quay
Wellington
Telephone number: 0800 347 257
Email address: info@fscl.org.nz

Secondary Disclosure Statement

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Client acknowledgment of Secondary Disclosure Statement and Appendix

I/We _____ acknowledge receipt of the Secondary Disclosure Statement dated 21 March 2021 of Maurice Mehlhopt.

Signed

Date / /

Signed

Date / /

