

# CERTIFICATE OF AUTHORISATION

This is to certify that  
**CAROL LYNNE GARRETT**  
IS AN AUTHORISED FINANCIAL ADVISER

authorised under section 55 of the Financial Advisers Act 2008 to provide  
financial advice and investment planning services.

This adviser is bound by the Code of Conduct for Authorised Financial Advisers and the terms and  
conditions issued by the Financial Markets Authority.

Financial Service Providers Register  
FSP19444



**Rob Everett**  
Chief Executive

Authorisation issued on  
25 February 2016

Authorisation expires on  
25 February 2021



**FMA**  
FINANCIAL MARKETS AUTHORITY  
TE MANA TATAI HOKIOHIO - NEW ZEALAND