

Disclosure Statement



Important Information about JV Financial Services

DISCLOSURE DOCUMENT

The information provided below is intended to help you as you make important financial decisions. Please read this carefully and ask questions if you would like to know more. Further information is available on our website at www.jvfs.co.nz and in writing, upon request, free of charge.

Important information about me

I am a Financial Adviser (FSP605149) engaged by JV Financial Services Limited (FSP701371). JV Financial Services Limited (FSP701371) is authorised to provide financial advice under a licence issued by the Financial Markets Authority to JV Financial Services Limited (FSP701371) trading as JVFS.

My contact details are:

Name: Jan Viljoen

Phone: 022 599 8127

Email: info@jvfs.co.nz

Website: www.jvfs.co.nz

22 Sunridge Estate, 674 Ranginui Road, Welcome Bay 3175

My duties and obligations to you

I have duties and obligations under the Financial Markets Conduct Act 2013 relating to the way I give advice. I am required to:

- Ensure you understand the nature and scope of advice you ask me to provide.
- Provide a service that is relevant to that agreed scope of advice and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and not my own.
- Exercise care diligence and skill.

- Meet the necessary standards of competence, knowledge, and skill required.
- Ensure you understand my recommendations and any associated risks.
- Keep you informed along the way and communicate in a timely, clear, and effective manner.

This is only a summary of the duties that I have. More information is available by visiting the Financial Markets Authority website at: www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties

Reliability History

There have been no reliability events for JV Financial Services Limited (FSP701371) or me (FSP605149)

I source insurance and KiwiSaver products from the following companies:

- | | |
|------------------------------|-----------------------------------|
| • AIA | • NIB Health |
| • Asteron Life | • AIA Health |
| • CHUBB | • ACCURO Health |
| • Fidelity Life | • Southern Cross Health |
| • Covermore Travel Insurance | • Southern Cross Travel Insurance |
| • Allianz Travel Insurance | • Milford Investments |
| • Generate | • NZ Funds |

Other services I can provide:

- Mortgages/ Home Loans
- Vehicle and Asset Insurance
- Personal Loans
- Vehicle Financing

I can give Limited Advice on:

- Unit Trust- NZ Funds
- KiwiSaver- NZ Funds and Generate

How I get paid

Remuneration:

Depending on the companies and products you choose, I will be paid a commission. Insurance commission may be between 5% and 220% of the first year's premium.

Fees and expenses: JV Financial Services Limited **does not charge** fees, expenses or any other amount for the financial advice provided to you. You will not be billed or asked to pay any fees to us at any time even if the engagement of services or the products placed through this engagement are terminated by either party.

Conflicts of interest

To ensure that I prioritise your interests above my own, JVFS limited operates a comprehensive and robust framework on policies I follow. I follow an advice process that ensures my recommendations are made based on your goals and circumstances. I receive ongoing treatment. There is an annual compliance review of my policies, procedure and conflict of interest.

Complaint's process

JV Financial Services Limited are committed to providing a high standard of care for all our clients. Our goal is to have loyal and happy clients and to ensure our services are consistently meeting their needs. If you are not completely satisfied in your dealings with us, please let us know, so we can help resolve this with our internal complaint handling process.

We will acknowledge your complaint within 48 hours and aim to resolve the complaint within 10 working days. If the issue is complex or there are issues outside of our scope, we may need to ask you for further information or agree on an extension with you.

In the first instance please contact me, your broker, directly on 022 599 8127 or email info@jvfs.co.nz

If you feel we have not been able to satisfactorily resolve your complaint, you are able to contact our disputes resolution authority. This service is free of charge.

JV Financial Services Limited are registered with Financial Services Complaints Ltd. This is an independent and impartial dispute resolution service, approved by the Minister of Consumer Affairs under the Financial Service Provider (Registration and Dispute Resolution) Act 2008. They will investigate your complaint and work to facilitate an agreed resolution.

The Financial Services Complaints Ltd can be contacted as follows:

Information – info@fscl.org.nz

Email – complaints@fscl.org.nz

Website – <http://www.fscl.org.nz/>

Phone – 0800 347 257

GENERATE KIWISAVER DISCLOSURE

Join [Generate KiwiSaver here](#)

Clicking on above will open the Generate KiwiSaver in a new page

Generate KiwiSaver Scheme Disclosure

Adviser Details

Jan Viljoen FSP605149, am a Financial Adviser and I am authorised to provide financial advice under my Financial Advice Provider Licence JV Financial Services Limited FSP701371. My contact details are info@jvfs.co.nz or 022 599 8127.

Duties

When giving you this advice I am bound by the duties to:

- meet the standards of competence, knowledge and skill set out in the Code of Professional Conduct for Financial Advice Services, which is available on the Financial Markets Authority's website.
- give priority to your interests.
- exercise care, diligence, and skill; and
- meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

Nature and scope of advice

I will provide general financial advice on KiwiSaver and the Generate KiwiSaver Scheme. I can help you understand the risks and rewards of KiwiSaver and the Generate KiwiSaver Scheme. I can also show you how to use a risk profile tool, become a member or how to transfer between KiwiSaver schemes. I will not provide recommendations or opinions on financial products issued by other providers.

Reliability history

No reliability event was ever recorded.

Fees

There is no cost to you for this advice however if you choose to join the Generate KiwiSaver Scheme I will be paid a commission. All commissions are paid by the Manager (Generate) and not by you. You will pay the same fees regardless of whether you receive this advice service or not. The commission is between \$40 to \$240 on joining the scheme (depending on the size of your contributions to the Scheme within the first 12 months or the size of your transfer balance) and although there is no cost to you, I will receive an amount equal to 0.25% per year of your account balance ongoing. If you become a member of the Generate KiwiSaver Scheme you will pay fees in connection with your membership. These fees are set out in the Scheme's Product Disclosure Statement, available at www.generatewealth.co.nz.

Conflicts of interest and commissions or other incentives

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