

## FINANCIAL ADVISER DISCLOSURE STATEMENT

It is important that you read this document

### Contact Information

Financial Adviser: Jan Viljoen

Financial Advice Provider (FAP): JV Financial Services Ltd (FSP: [Insert FSP Number]) — licensed by the Financial Markets Authority (FMA)

FSP Number (Adviser): 605149

Business Address: 22 Sunridge Estate, 674 Ranginui Road, Welcome Bay 3175

Phone: 022 599 8127

Email: [info@jvfs.co.nz](mailto:info@jvfs.co.nz)

Website: [www.jvfs.co.nz](http://www.jvfs.co.nz)

### Purpose of This Document

This disclosure provides important information to help you decide whether to seek financial advice from me. It outlines the services I provide, how I am paid, potential conflicts of interest, and what to do if something goes wrong.

### Nature and Scope of Financial Advice

I am authorised under JV Financial Services Ltd to provide advice in the following areas:

- Insurance: Life, Trauma/Critical Illness, Total & Permanent Disability, Travel Insurance, Health/Medical, and Income Protection

Providers include AIA, Asteron, Fidelity Life, CHUBB, Southern Cross, Allianz, Cover-More, and NIB

- KiwiSaver and Investments: Advice on KiwiSaver schemes and investment products offered by providers such as Generate and Milford

- Referrals: I can refer you to specialists for mortgages, personal and vehicle loans, and asset finance

- Limited Advice: On unit trusts and other financial products

Material Limitations: Advice is generally limited to the providers listed above. If your needs would be better met by products from outside this list, I will inform you and, if appropriate, refer you to another adviser.

## Reliability History

Neither I nor JV Financial Services Ltd has been subject to any reliability event that may materially influence your decision to seek advice from me.

## Qualifications and Experience

I hold the New Zealand Certificate in Financial Services (Level 5). To maintain my competence, I undertake ongoing professional development and adhere to the Code of Professional Conduct, prioritising your needs and best interests.

## Fees and Expenses

In most cases, you will not be charged a fee for my advice. If a fee may apply, it will be agreed with you in writing before work commences. Fees may apply in the following situations:

- Products with no or low commissions
- Commission clawback by the provider if you cancel or change your policy within the clawback period
- Specialist work outside my usual scope

Any fee will reflect the time and complexity of the work, with clear written confirmation before you incur it.

## Commissions, Conflicts of Interest & Incentives

JV Financial Services Ltd receives commissions from insurance and investment providers for policies or products you take up through my advice. These commissions are a percentage of your premium or investment and vary depending on the provider and product.

I may also receive minor non-monetary benefits such as training or hospitality from providers. Before finalising advice, I will disclose the commission structure and any relevant incentives specific to your recommendations.

To manage conflicts of interest, I:

- Follow a documented advice process focused on your needs and goals
- Am not contractually obligated to recommend any particular provider
- Maintain a conflicts register and disclose potential conflicts to you
- Undertake annual training on managing conflicts of interest
- Record and review all gifts or benefits received

## **Complaints and Dispute Resolution**

If you are not satisfied with my service, please contact me directly on 022 599 8127 or [complaints@jvfs.co.nz](mailto:complaints@jvfs.co.nz). I will acknowledge your complaint within 2 working days, investigate promptly, and aim to resolve it within 10 working days. If we cannot resolve your complaint, you can contact Financial Services Complaints Ltd (FSCL) — a free, independent dispute resolution service:

- Phone: 0800 347 257
- Email: [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)
- Website: [www.fscl.org.nz](http://www.fscl.org.nz)

## **Duties Information**

I, and anyone who gives financial advice on my behalf, have duties under the Financial Markets Conduct Act 2013 to:

- Give priority to your interests
- Exercise care, diligence, and skill
- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services
- Meet the standards of ethical behaviour, conduct, and client care required by the Code

## **Availability of Information**

This disclosure can be provided in writing upon request if you receive it verbally or online.

## **Privacy**

We handle your personal information in accordance with the Privacy Act. You may request a copy of our Privacy Policy to see how we collect, use, and store your information, and how you can access or correct it.

## **Version and Date**

Version: JVFS-Public-Disclosure v2.0

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