

Disclosure Statement - JV Financial Services

1. About Me

I am a Financial Adviser (FSP605149) engaged by JV Financial Services Limited (FSP701371), which is authorised under a licence issued by the Financial Markets Authority.

Name: Jan Viljoen

Phone: 022 599 8127

Email: info@jvfs.co.nz

Website: www.jvfs.co.nz

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

2. Duties and Obligations

I am bound by the Financial Markets Conduct Act 2013 and must:

- Ensure you understand the nature and scope of the advice provided.
- Act with care, diligence, and skill.
- Give priority to your interests and act with integrity.
- Treat you fairly and with respect.
- Meet competence, knowledge, and skill standards.

More at: www.fma.govt.nz/compliance/role/financial-advice-provider/#dapDuties

3. Reliability History

No reliability events have been recorded for either JV Financial Services Limited (FSP701371) or Jan Viljoen (FSP605149).

4. Products and Providers

Insurance & Health: AIA, Asteron Life, Fidelity Life, NIB, Accuro, Southern Cross, CHUBB, Covermore, Allianz.

KiwiSaver & Investments: Milford Investments, Generate, NZ Funds.

5. Additional Services

Mortgages, Personal Loans, Vehicle & Asset Insurance, Vehicle Financing.

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Limited Advice: Unit Trusts (NZ Funds), KiwiSaver (Generate, NZ Funds).

6. Fees and Remuneration

No fees are charged for advice. Commissions may apply depending on the provider and product. Insurance commissions range from 5% to 220% of the first year's premium.

7. Conflicts of Interest

JVFS has policies to manage conflicts of interest. I follow a defined advice process and undergo ongoing training and annual compliance reviews.

8. Complaints Process

Contact Jan Viljoen at 022 599 8127 or info@jvfs.co.nz.

If unresolved, contact Financial Services Complaints Ltd (FSCL):

Phone: 0800 347 257

Email: complaints@fscl.org.nz

Website: www.fscl.org.nz

9. Generate KiwiSaver Disclosure

Advice limited to Generate KiwiSaver. I provide general advice and facilitate sign-ups.

Commissions: \$40 to \$240 on joining, plus 0.25% p.a. of your balance.

Details in the Product Disclosure Statement at www.generatewealth.co.nz.

No reliability events recorded. Conflicts of interest are managed under JVFS policies.