

PUBLIC DISCLOSURE STATEMENT 2026

Who We Are:

John Gaudion Limited (FSP777292) trading as Virtue Wealth Management, holds a licence issued by the Financial Markets Authority (FMA) to provide Financial Advice. John Gaudion (Adviser FSP487627) is authorised by that licence to provide Financial Advice.

Contact Details:

John Gaudion (Adviser/Director of John Gaudion Limited and Virtue Wealth Management):

Phone 0274603832

Email john@virtuewealth.co.nz

Jenna Neale (Executive Assistant and Claims/Servicing support):

Email jenna@virtuewealth.co.nz

Maria Clarke (Executive Assistant and New Business/Underwriting support):

Email maria@virtuewealth.co.nz

Office – General Enquiries:

Phone 0272069027

Email info@virtuewealth.co.nz



What We Do:

John Gaudion of John Gaudion Ltd, trading as **Virtue Wealth Management**, provides advice to clients about their Life Insurance, Health Insurance, Investments and KiwiSaver. John Gaudion Ltd provides financial advice in relation to these financial advice products.

Investment Services: Investment Advice – Lump Sum and Savings Plans
KiwiSaver Advice
Australian Superannuation Transfers

Business Insurances: Shareholder Protection
Key Person Cover
Group Medical Insurance

Personal Insurances: Life, Trauma, TPD
Income and Mortgage Protection
Health/Medical Insurance

We provide financial advice on the above product with these providers:

Investments,
Superannuation
and KiwiSaver

Asteron Life
Booster
Consilium
Fisher Funds
Milford Asset
NZ Funds

Life and Health Insurance

AIA
Asteron Life
Chubb Life
Fidelity Life
Partners Life
PPS
NIB

In providing you with Financial Advice, we will consider both your existing and unmet personal and business risk needs.



What Our Services Will Cost You :

Investment and KiwiSaver

Implementation Fee	We charge a one-off fee for the planning of your investment portfolio. This is to pay for our advice, time and administration. This fee is payable upon the second meeting presenting the Investment Portfolio Plan: ➤ Minimum fee of \$2,500 (Incl. GST) for a basic plan. ➤ Higher fee for more complex scenarios ➤ For a basic Plan, the fee will be reduced to \$1,250 (incl GST) if the Plan is implemented. ➤ For a more complex Plan, the reduce fee amount will be discussed in the investment proposal meeting. The fee amount and structure will be discussed at our meetings and an agreement made upon signing of the 'Scope of Service' document. We do NOT charge a planning fee for KiwiSaver Planning/advice
Portfolio Monitoring Fee	We charge an ongoing fee for the service and monitoring of your Investment and/or KiwiSaver portfolio. This is paid by the product provider, and is paid out of your money in your investment/KiwiSaver account. This may be up to a maximum of 1.0% per annum paid monthly
Withdrawals	We do not charge a service fee for withdrawals of funds.

Life and Medical Insurance (Personal and Business)

Unless agreed otherwise in our Scope of Service, we do not require payment of a fee directly from you as a result of the activities we undertake on your behalf, as a commission is generally paid by the insurer.

If there is a fee for payment in relation to Life and Health Insurance, this will be specifically detailed in your Personal Insurance Plan or in other documentation.

Commission Clawback Fee. We are paid for our services via a commission from the insurers. This covers our time, costs, advice and liability. If you cancel your policy (full or part) we may be required to pay back up to the full amount of commissions received to the insurer. Therefor, we reserve the right to charge you a one off fee for the amount charged to us, capped at \$3,000.00 if you cancel in full or part within 24 months of policy inception.

Other Services

Where I cannot provide advice on other products such as Mortgages and General Insurances, I have business partners that I can refer you to. I have referral agreements in place that may see me being compensated should you chose to work with these partners. This will be explained to you before you are referred.



How We Work With You:

John Gaudion Ltd and Virtue Wealth Management have duties under the Financial Markets Conduct Act 2013 relating to the way we give advice, including:

- Exercising care, diligence, and skill in providing you with advice
- Meeting standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- Giving priority to your interests and goals by taking all reasonable steps to make sure our advice isn't influenced by our own interests
- Meeting standards of ethical behavior, conduct and client care set by the Code of Professional Conduct for Financial Advice Services

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at fma.govt.nz

To ensure that we prioritise your interests above our own, we follow an advice process that ensures our recommendations are made on the basis of your individual goals and circumstances. We maintain a conflict of interest register, have independent advice audits carried out annually, and our compliance program is also independently audited.

For Life and Medical insurance, we receive commissions from the product providers on whose policies we give advice for. The amount of commission is based upon the amount of premium.

For Investments and KiwiSaver, we may charge you a fee directly and/or receive commissions/fees from the product provider as detailed above and explained in depth in the Statement of Advice.

Privacy Policy:

Virtue Wealth Management along with John Gaudion Ltd, its advisors and employees, are bound by the privacy act 2020 which relate to and promote:

- The collection, storage, use and disclosure of information about individuals
- Providing individuals with access to information about them held by an organisation

Our full Privacy Policy can be requested free of charge directly from us or via our website virtuewealth.co.nz



If Something Goes Wrong:

If you are not satisfied with the Financial Advice service you have received, you can make a complaint by emailing info@virtuewealth.co.nz, calling the office line, or by calling the adviser directly. You can also write to our office at PO Box 91032 Wakatipu 9349

When we receive a complaint, we will consider it following our internal complaints process.

- We aim to have complaints resolved within 10 working days of receiving them. If we can't and need more time, we will contact you to discuss this and keep you updated.
- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get more information.
- We will contact you by phone or email to let you know how we intend to resolve your complaint. John Gaudion Ltd keeps a complaints register and is part of the Insurance & Financial Services Ombudsman (IFSO) which provides a free independent disputes resolution service. If we cannot resolve your complaint, you may contact the IFSO at any time via any of the below options:
 - ✓ Writing to: PO Box 10-845 Wellington
 - ✓ Phone: 0800 888 2025
 - ✓ Email: info@ifso.nz

