

## **PUBLIC DISCLOSURE STATEMENT**

### **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):**

Phone 0274603832  
Email [john@virtuewealth.co.nz](mailto:john@virtuewealth.co.nz)

#### **Jenna Neale (Executive Assistant):**

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Email [jenna@virtuewealth.co.nz](mailto:jenna@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  
Fisher Funds  
Milford Asset  
NZ Funds

Life and Health  
Insurance

AIA  
Asteron Life  
Chubb Life  
Fidelity Life  
Partners Life  
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	<p>We may charge a one off fee for the implementation of your investment portfolio. This is to pay for our advice, time and administration. This fee is payable directly from you and either:</p> <ul style="list-style-type: none"><li>➤ Calculated on an hourly rate of \$150 +GST per hour and capped at a maximum of \$6,000 + GST (40 hours).</li><li>➤ One-off fee capped at a maximum of \$6,000 +GST</li><li>➤ Nil Fee. There may be situations where we will not charge a fee.</li></ul> <p>The fee amount and structure will be discussed at our meetings and an agreement made upon signing of the 'Scope of Service' document.</p>
Portfolio Monitoring Fee	<p>We may charge an ongoing fee for the service and monitoring of your Investment 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 1.5% per annum paid monthly</p>
Withdrawals	<p>We do not charge a service fee for withdrawals of funds.</p>

### 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.

### 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](http://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.



## **If Something Goes Wrong:**

If you are not satisfied with the Financial Advice service you have received, you can make a complaint by emailing [feedback@virtuewealth.co.nz](mailto:feedback@virtuewealth.co.nz) 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](mailto:info@ifso.nz)

