



## Disclosure Statement.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider.

My details are set out below.

**Full Name:** Jo-Anne Choat

**Address:** 30A Honeysuckle Lane, Mairangi Bay 0630

**Phone:** 021 476322

**Email:** jochoatfinancialwellbeingcoach@gmail.com

**FSPR Number:** 1006783

**Name of Financial Advice Provider:** (TAG) The Advice Group

Limited Trading as: (TAG) The Advice Group Ltd

**Phone:** 0800 53 43 33

**Email:** office@thetagteam.co.nz

**Website:** <http://www.thetagteam.co.nz/team>

**FSPR Number:** 479126

### Licensing Information

We operate under a current licence issued by the Financial Markets Authority in the name of:

(TAG) The Advice Group Limited - FSPR Number: 479126

30A Honeysuckle Lane, Mairangi Bay AUCKLAND 0630

[jochoatfinancialwellbeingcoach@gmail.com](mailto:jochoatfinancialwellbeingcoach@gmail.com)

021476322



## Nature and scope of advice

The information below will help you understand what type of advice will be provided.

## Our duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013. These duties are:

Meet the standards of competence, knowledge, and skill set out in the code of conduct.

Give priority to the client's interests.

Exercise care, diligence, and skill.

Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

### **Kiwisaver / Managed Funds services I provide:**

I will help you choose a provider and fund that is suitable for your purpose from a panel of providers (see below). Once you have chosen a provider and fund/s I will help you with the application process.

## Providers I use

Generate Kiwisaver

Milford Kiwisaver

Pathfinder Kiwisaver

Booster Kiwisaver



## Financial Wellbeing Coaching

I have a 5 contact point program I run my clients through to assist them with their financial literacy. The aim of this is to reduce interest on any current liabilities where applicable, put in place a manageable financial plan and to ensure financial understanding, enabling clients to manage their own finances moving forward. The aim is to ensure that all New Zealanders are financially literate and that knowledge can then be passed through the generations.

I can help you with other services through my referral partners

Tower - F&G, PROSPA small business loans, Mortgages & Personal Insurance TAG, Generate Managed Funds.

I am unable to offer legal or tax advice and recommend you consult your solicitor or accountant for this.



## Fees and expenses

I won't charge you any fees for the Kiwisaver advice I provide to you. This is possible because, I usually receive commission from the provider. This is based on the balance of the account and is between \$40 and \$300 plus an ongoing trail commission of between .15% & .25%. this is paid on a monthly basis or quarterly basis. The fee paid by Milford Kiwisaver to myself as your adviser is debited from your Kiwisaver balance.

Exceptions to this general position are explained below.

I charge a fee for the Financial Wellbeing Coaching – this will be determined on hours worked. The hourly rate is \$250 p.h., the average amount of this fee is \$1500.

I may refer you to other service providers. Some of these providers may pay a referral fee. I will disclose this at the time of referral. For instance if I were to refer you to Generate Managed Funds for example and you decide to invest with Generate I will receive a commission for referring you. The commission is an ongoing payment of 0.125% of your account balance. This fee is paid to me by Generate from the revenue they receive from the fees you pay. Your fees are not increased by me receiving a referral fee.

I always act with integrity and put my client's best interest first. If there is any conflict of interest this will be disclosed and discussed.

I will give you more information about how that referral fee or commission is calculated, before proceeding. I manage the conflicts of interest arising from this commission by:

Following an advice process that ensures I understand your needs and goals so that I refer you to appropriate associates who will be able to look after your requirements.



Undertaking regular training on how to manage conflicts of interest.

## Privacy policy & security

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The platform I use is secure.

## Complaints Process

If you have a complaint about the financial advice or service I gave you, you need to tell me about it.

You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - (Your Name). Please set out the nature of your complaint, and the resolution you are seeking. I will acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I will provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

30A Honeysuckle Lane, Mairangi Bay AUCKLAND 0630  
[jochoatfinancialwellbeingcoach@gmail.com](mailto:jochoatfinancialwellbeingcoach@gmail.com)  
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Financial Services Complaints

Limited complaints@fscl.org.nz

0800 347 257

Availability of Information

This information can be provided in hardcopy upon your request.

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