

Your one stop shop for all your insurance and mortgage needs

Disclosure Information

About Dixon Financials

Dixon Financials (FSP1005695) is a Financial Advice Provider that holds a license issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find Dixon Financials listed on the Financial Service Providers Register at:
fsp-register.companiesoffice.govt.nz

Dixon Financials was started by Jonny Dixon in 2023, with the aim of helping people and their families create plans that will protect them if the unexpected occurs. Jonny has worked internationally as an adviser since 2010. He specialises in working with people to protect what is important to them, securing their wealth and assets, and achieving peace of mind.

For 13 years Jonny worked in the oil and gas industry on heavy construction projects all over the world. Jonny worked as a deep-sea diver, a diver's medic technician and diving supervisor, Rigger, Rigging supervisor and IRATA rope access technician. He specialises in high-risk insurance.

From his own experience Jonny knows the importance of being insured. Moving back home to New Zealand he uses his knowledge to help people and their families create plans that will protect them if the unexpected occurs.

The conditions of the Dixon Financials license allow me to provide the following financial advice services:

- Personal Life Risk & Medical Insurance

I work closely with trusted professionals that can help you with your lending and fire and general insurance needs.

I do not offer investment planning or retirement planning services. If you would like personalized advice about your Kiwi Saver, I can refer you to an investment specialist that can help.

Personal Life Risk & Medical Insurance

Dixon Financials provides personalized advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

I follow a documented advice process that uses your personal situation to work out what's important to you, what products you need and how much cover you should have in place. I then recommend the provider that offers the cover most suited to your stated preferences.

Providers Dixon Financials work with

Dixon Financials have chosen to work solely with Partners Life. this means that Dixon Financials will only consider Partners Life exclusively when recommending a product to meet your personal risk insurance needs.

Dixon Financials has chosen to work exclusively with Partners Life. Independent research house QPR (Quotemonster) consistently rates them as the best product in the market.

If you would like to look at other providers, we have relationships with other financial advisers that can help put cover in place.

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How I am paid

Dixon Financials does not charge any upfront fees for my risk advice services. To ensure advice remains accessible, I am paid commission by the provider of any product you put in place on the back of my recommendation.

General Insurance (Home, Contents & Car)

I do not offer general insurance directly. If you would like personalized advice about your House, Car & Contents Insurance, I can refer you to a general insurance specialist that can help.

Home Lending

I do not offer lending directly. If you would like personalized advice about lending I can refer you to a lending specialist that can help.

How I manage conflicts of interest and put your interests first

The services Dixon Financials offer are provided free of charge to my clients. This is because Dixon Financials is paid by the providers when one of their products is taken up on the back of my recommendation.

Although Dixon Financials is paid by the providers, I always put your interests first:

- I follow a proven 6-step advice process that puts my clients needs at the heart of the advice process
- I identify and disclose the maximum level of commission I may get on the back of my recommendation
- If my recommendation involves replacing cover, I will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. I will also let you know if there is anything your existing provider covers that the recommended provider will not.
- All my recommendations are provided in writing with an explanation as to how they are based on your individual needs
- Dixon Financials completes internal and external reviews of my advice process to ensure I follow a thorough review process that puts client interest first.

Duties

Under the Financial Markets Conduct Act 2013, it is the duty of Dixon Financials to ensure I:

- meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure I have the expertise necessary to provide you with advice; and
- give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by my own interests or the interests of any other person connected with the giving of advice; and
- exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- meet the standards of ethical behavior, conduct, and client care set out in the Code of Conduct, to treat you as I should and to provide you with suitable advice.

What if something goes wrong

I value the ability of my clients to provide feedback about the service they have received as well as the opportunity to put it right when they are unhappy with any aspect of my service.

If you would like to raise concerns about the service you have received, I have an internal complaint process that I will follow when I receive your formal complaint.

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My internal process involves:

1. Requesting your complaint in writing
2. Acknowledging the receipt of your complaint within 2 working days of receiving it.
3. Investigating your concerns by speaking with all the involved parties and reviewing all the documentation I hold on file.
4. Providing a formal written response within 28 days of acknowledging your concerns.

If you would like to make a complaint, please email: dixonfinancials@icloud.com

If you are unsatisfied with the outcome of my internal complaints process, you are able to escalate it to my dispute resolution scheme:

Scheme: Financial Dispute Resolution Service

Telephone Number: 0508 337 337

Website: <https://fdrs.org.nz>

They are an independent dispute resolution service provider that helps resolve complaints about financial service providers, free of charge.

