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I am a financial adviser and provide advice on behalf of DormFIN - Dormehl Financial Services Limited (DormFIN) FSP1004303, who are licensed as a Financial Advice Provider by the Financial Markets Authority.

Both DormFIN and I are registered on the financial service providers registry which can be viewed at fsp-register.companiesoffice.govt.nz.

I Work For You

As a Financial Adviser, I am bound by the Code of Conduct for Financial Service Providers.

While I receive payment from providers for the services I deliver, my primary obligation is to you. To ensure I prioritise your interests above my own, I follow a structured 6-step advice process when providing personalised financial advice based on your individual goals and needs.

I provide all of my recommendations in writing so that you have the opportunity to ask any questions you might have before implementing any of my advice.

DormFIN and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

My Services

General Insurance (Home, Contents and Car)

I provide fire and general financial advice through Blanket Advice Limited's Scheme, which is underwritten by Ando. Through Blanket, I can advise on home, contents and car insurance. I can also refer you to Blanket for specialty assets (boats, motorbikes, specialty cars, caravans), liability insurance (public, employers, statutory) and other business benefits (professional indemnity, material damage, business interruption, cyber insurance).

DormFIN works with you to identify the risks you wish to cover and provides quotes based on your chosen levels of cover. We'll work together to determine whether you have any particular risks that need to be specified during the application process.

To keep advice accessible, DormFIN doesn't charge upfront fees for providing insurance advice or implementing any recommendations you choose to proceed with. Instead, DormFIN receives a commission from the insurance provider when you take out a policy. This commission ranges between 6.5% and 10% upfront and at renewal for any house, car or contents policy you place through me. Referrals receive a 3.75-6.5% fee upfront and at renewal.

DormFIN doesn't receive volume-based or sales target-based payments from any available providers.

Personal Risk: (Life, Income, Disability & Health):

While I don't provide personal risk advice, I am able to refer you to one of our internal advisers who takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

The adviser will confirm the amount of commission DormFIN will receive when they provide their recommendation to you.

KiwiSaver

While I do not offer KiwiSaver as not part of my product offering, I am able to refer you to NZ Funds who would discuss what level of financial risk you are comfortable with and recommend a fund type that best matches your attitude toward risk and the length of time until you plan on accessing your funds (from conservative through to aggressive). NZ Funds will manage and directly handle referrals with a formal referral agreement. DormFIN will receive both a referral commission and monthly trail commission paid directly by NZ Funds should you choose to proceed with them.

Our Obligations:

- Give priority to your interests by taking all reasonable steps to ensure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice.
- Meet standards of competence, knowledge, and skill set by the Code of Professional Conduct for Financial Advice Services (designed to ensure we have the expertise needed to provide you with advice).
- Meet standards of ethical behavior, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services (designed to ensure we treat you appropriately and provide suitable advice).

How to Raise a Concern or Complaint About My Advice

Full details of our complaints process are available on our website at dormfin.co.nz
(www.dormfin.co.nz/disclosure)

External dispute resolution:

If you are not satisfied with our response to your complaint, you can refer the matter to our external dispute resolution scheme. This is a free service.

Financial Dispute Resolution Service:

- Post: Freepost 231075, PO Box 2272, Wellington 6140
- Phone: 0508 337 337
- Email: enquiries@fdrs.org.nz