



**COX FERGUSON**  
FINANCIAL SERVICES

PUBLIC DISCLOSURE

ABOUT  
COX FERGUSON

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## WHAT WE BELIEVE IN.

At CFFS, we're all about giving **friendly and caring financial advice** to everyone. We believe that financial advice shouldn't be limited to a select few, but should be accessible and inclusive for all. We genuinely care about each person's unique goals and challenges, and we're here to **help you make informed decisions** in a friendly and supportive manner.

## YOUR LEGACY IS OUR LEGACY

**We want our clients to do well**, and we approach our advice in this way. We feel that giving the best experience to our clients will **help them grow** their legacy, and this in turn will grow our legacy as well.

## ACCESSIBLE ADVICE FOR ALL

**Our advice is free of charge** to our clients as we generate our revenue through the product providers we recommend if and when our advice is taken. **Good advice comes with no obligations.**





# PUBLIC DISCLOSURE

Cox Ferguson Group Limited trading as Cox Ferguson Financial Services (FSP1004780) is a Financial Advice Provider that holds a license issued by the Financial Markets Authority (FMA) to provide financial advice services.

You can find us listed on the Financial Service Providers Register at [fsp-register.companiesoffice.govt.nz](http://fsp-register.companiesoffice.govt.nz).

Cox Ferguson Financial Services is a financial services firm in New Zealand specialising in Personal Insurance and generalised KiwiSaver advice. Our mission is to empower Kiwis to secure their financial future by providing the best advice possible.

Quality of advice is our passion and what we do helps our clients protect their legacy and build confidence in their future. We are here to help you with all your Personal Insurance and KiwiSaver needs.

## Our Services

The conditions of our licence allow us to provide the following financial advice services:

- Personal Risk & Medical Insurance
- KiwiSaver

### 1. Personal Risk & Medical Insurance

Cox Ferguson Group Limited provides personalised advice that takes into account your individual circumstances to determine the personal risk products that best meet your personal goals and needs.

We 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. We then recommend the provider that offers the cover most suited to your stated preferences.

### Providers we work with

Cox Ferguson Group Limited have chosen to work with the following personal risk insurers:

- **Chubb Life**
- **Fidelity Life**
- **NIB Health**
- **AIA Life & Health**
- **Asteron Life**

This means that Cox Ferguson Group Limited will only consider the providers listed above when recommending a product to meet your personal risk insurance needs.

### How we are paid

Cox Ferguson Group Limited does not charge any upfront fees for our risk advice services. To ensure advice remains accessible for all our clients, we are paid a commission by the provider of any product you put in place on the back of our recommendation.

### 2. KiwiSaver

At Cox Ferguson Group Limited, we provide generalised advice about KiwiSaver, limited to the providers we have chosen to work with.

Generalised advice is a non-personalised service where we can help you work out what your risk profile is when it comes to investing and recommend a KiwiSaver fund that matches your investment timeframe and tolerance for financial risk.

We do not offer investment planning or retirement planning services. If you would like personalised advice about your KiwiSaver, Cox Ferguson Group Limited can refer you to an investment specialist that can help.

Providers we work with

- **Generate**
- **Booster**
- **Pathfinder**

We have chosen to work with the following KiwiSaver providers when helping our clients:

### **How we are paid**

We do not charge any fees for providing general advice about KiwiSaver. We are paid through the providers who may pay us an upfront fee and a small amount of ongoing commission based on funds under management.

## **3. Home Lending**

Whilst we don't provide lending advice, we refer our clients to our commercial partners who work with you to determine your home lending needs and works with the banks and lenders to recommend the lending products and solutions that best fit your circumstances and requirements.

Cox Ferguson Group Limited works with the following referral partner:

- Rayen and Wood
- Loan Market South

### **How we are paid**

In place of an upfront fee, if the client is successful in obtaining a mortgage through our external mortgage services, Cox Ferguson Group Limited (trading as Cox Ferguson Financial Services FSP1004780) is paid a commission by the external mortgage service.

### **How we manage conflicts of interest and put your interests first**

All of the services Cox Ferguson Group Limited offers are provided free of charge to our clients. This is because we are paid by the providers when one of their products is taken up on the back of our recommendation.

Although we are paid by the providers, we always put your interests first:

We follow a proven 6-step advice process that puts our clients needs at the heart of the advice process.

We identify and disclose the maximum level of commission we may get on the back of our recommendation.

If our recommendation involves replacing cover, we will provide a comparison of covers and explain what the recommended provider offers that your existing cover does not. We will also let you know if there is anything your existing provider covers that the recommended provider will not.

All our recommendations are provided in writing with an explanation as to how they are based on your individual needs.

Cox Ferguson Group Limited completes internal and external reviews of our advice process to ensure we follow a thorough review process that puts client interests first.

## Our Duties

Under the Financial Markets Conduct Act 2013, it is the duty of Cox Ferguson Group Limited and our advisers to:

- 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 we have the expertise necessary to provide you with advice
- Give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice
- Exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice

## What if something goes wrong

We value the ability of our 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 our service.

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

Our 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 we 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: [admin@coxfordgroup.co.nz](mailto:admin@coxfordgroup.co.nz) If you are unsatisfied with the outcome of our internal complaints process, you are able to escalate it to our dispute resolution scheme:

Scheme: Financial Dispute Resolution Service

Address: Freepost 231075 PO Box 2272  
Wellington 6140

Telephone number: 0508 337 337

Email address: [enquiries@fdrs.org.nz](mailto:enquiries@fdrs.org.nz)

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



**COX FERGUSON**  
FINANCIAL SERVICES

## OUR VALUED PROVIDERS

Our trusted providers play a crucial role in enabling us to assist our clients effectively. We are proud to work with such a great selection.



CHUBB®

nib



fidelity life



Generate

Pathfinder  
Grow wealth & well-being

At the heart of our approach, our valued providers equip us with the essential tools and a diverse range of products. These invaluable resources empower us to guide our clients towards making well-informed decisions, allowing them to confidently pave the way for a secure financial future.

By collaborating with our trusted partners, we genuinely strive to put the best interests of our clients first, ensuring they have access to the necessary resources and expert guidance that aligns perfectly with their unique needs.

Together, we work tirelessly to empower individuals to take charge of their financial well-being, fostering genuine confidence and peace of mind along their journey.

## OUR WAY OF ADVICE

Structured, Client-Centric and Ongoing Advice.

### FIRST MEETING

- Our first meeting with you is crucial in establishing the scope of our advice and gathering the necessary information. We take the time to understand your goals and challenges, while collecting key details about your financial situation. This helps us develop advice that fits your specific needs. We're here to support you on your financial journey from the very beginning.

### IMPLEMENTATION

- Once you are ready to proceed with our advice, we actively assist in implementing the recommended strategies. We guide you through the necessary actions and ensure a smooth process. Our goal is to help you seamlessly transition from advice to action. We're here to support you every step of the way.



### ADVICE MEETING

- We thoroughly explain our recommendations, ensuring you understand them fully. We address your questions and concerns, fostering open communication. Your financial well-being is our priority, and we are committed to providing clear and transparent guidance during the advice presentation.

### ONGOING CARE

- We regularly review your financial position and assess the suitability of our advice. Through ongoing reviews, we ensure your plan remains aligned with your goals. We proactively schedule meetings to discuss progress and make necessary adjustments. Count on us for continuous support and guidance on your financial journey.





**COX FERGUSON**  
FINANCIAL SERVICES

**YOUR LEGACY IS OUR LEGACY**

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