



IAPD Report

JOHN CHARLES DIXON

CRD# 4239339

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IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

JOHN CHARLES DIXON (CRD# 4239339)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **10/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	11/05/2020
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	11/05/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	LPL FINANCIAL LLC	6413	POCATELLO, ID	07/12/2007 - 11/11/2020
IA	LPL FINANCIAL LLC	6413	POCATELLO, ID	01/04/2007 - 11/11/2020
IA	BANCWEST INVESTMENT SERVICES, INC.	29357	HEBER, UT	01/29/2007 - 05/31/2007

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 6 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**
Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130
Firm ID#: 7717

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	11/05/2020
B Idaho	Agent	Approved	11/05/2020
IA Idaho	Investment Adviser Representative	Approved	11/05/2020
B Louisiana	Agent	Approved	11/05/2020
B Montana	Agent	Approved	11/04/2025
B Nevada	Agent	Approved	11/05/2020
B Utah	Agent	Approved	11/05/2020
B Washington	Agent	Approved	11/05/2020

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
611 WILSON
STE. 4C
POCATELLO, ID 83201

INDEPENDENT FINANCIAL GROUP, LLC
3300 N Triumph Blvd #257
Lehi, UT 84043



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	09/25/2000
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/11/2003
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/14/2000
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	07/12/2007 - 11/11/2020	LPL FINANCIAL LLC	CRD# 6413	POCATELLO, ID
IA	01/04/2007 - 11/11/2020	LPL FINANCIAL LLC	CRD# 6413	POCATELLO, ID
IA	01/29/2007 - 05/31/2007	BANCWEST INVESTMENT SERVICES, INC.	CRD# 29357	HEBER, UT
B	01/24/2007 - 05/31/2007	BANCWEST INVESTMENT SERVICES, INC.	CRD# 29357	HEBER, UT
IA	03/01/2006 - 06/29/2006	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	CHUBBUCK, ID
B	02/13/2006 - 06/29/2006	SECURITIES AMERICA, INC.	CRD# 10205	CHUBBUCK, ID
B	08/04/2004 - 02/28/2006	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY
IA	07/16/2003 - 02/27/2004	WM FINANCIAL SERVICES, INC.	CRD# 599	TOOELE, UT
B	06/09/2003 - 02/27/2004	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
IA	01/13/2003 - 03/28/2003	WADDELL & REED, INC.	CRD# 866	TWIN FALLS, ID
B	11/08/2002 - 03/28/2003	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS
B	07/22/2002 - 10/23/2002	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	SAN DIEGO, CA
B	09/26/2000 - 08/08/2001	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	SMITHFIELD, RI

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2020 - Present	INDEPENDENT FINANCIAL GROUP	REGISTERED REPRESENTATIVE	Y	POCATELLO, ID, United States
07/2007 - 11/2020	LINSCO/PRIVATE LEDGER CORP.	REGISTERED REPRESENTATIVE	Y	MIDVALE, UT, United States



Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1) JOHN C. DIXON

POSITION: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 5
SECURITIES TRADING HOURS: 5 START DATE: 11/23/2009
ADDRESS: 611 Wilson, Ste. 4c, Pocatello ID 83201, United States
DESCRIPTION: Insurance Agent

(2) GLOBAL WEALTH MANAGEMENT

POSITION: Agent/Representative NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 10
SECURITIES TRADING HOURS: 5 START DATE: 12/05/2008
ADDRESS: 611 Wilson, Ste. 4c, Pocatello ID 83201, United States
DESCRIPTION: 100% owner of DBA used for marketing purposes

(3) ALTIUS FINANCIAL GROUP

POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 0
SECURITIES TRADING HOURS: 0 START DATE: 11/11/2021
ADDRESS: 611 Wilson, Ste. 4c, Pocatello ID 83201, United States
DESCRIPTION: 100% owner of DBA used for marketing purposes



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC and Independent Financial Group LLC
Allegations:	Misrepresentation and Suitability. 3/21/2008 thru 9/27/2021
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	\$400,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	22-02526
Filing date of arbitration/CFTC reparation or civil litigation:	11/07/2022

Customer Complaint Information

Date Complaint Received:	11/08/2022
Complaint Pending?	No



Status: Settled
Status Date: 11/03/2023
Settlement Amount: \$32,500.00
Individual Contribution Amount: \$0.00
Firm Statement Annuity contracts were reviewed, are in order, and proper disclosure was made to the customer.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: LPL FINANCIAL LLC
Allegations: Misrepresentation and Suitability. 3/21/2008 thru 9/27/2021
Product Type: Annuity-Variable
Alleged Damages: \$250,000.00
Is this an oral complaint? No
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA
Docket/Case #: 22-02526
Filing date of arbitration/CFTC reparation or civil litigation: 11/07/2022

Customer Complaint Information

Date Complaint Received: 11/08/2022
Complaint Pending? No
Status: Settled
Status Date: 11/03/2023
Settlement Amount: \$32,500.00
Individual Contribution Amount: \$0.00

Broker Statement This complaint was baseless and false allegations were made. My former Boker Dealer, the Idaho Department of Insurance, and other parties conducted a thorough review of this matter. I followed all the proper guidelines and procedures when making the recommendations. All of the investments were suitable for the clients at the time of the sale. Full and Fair Disclosure was given, and all the pros and cons were presented. Each of the recommendations were part of the client's total portfolio and Retirement Income Plan. My former broker dealer settled the case due to the cost of further litigation. All investments were suitable for the clients at the time of the sale. Claim has previously been investigated by The Idaho Department of Insurance and FINRA with no findings. An initial review does not find evidence to support claims. In addition, as noted above, the



representative was not affiliated with IFG at any point during the period where the investments in question were made. IFG intends to defend the claim as without merit and without basis in fact.

Disclosure 2 of 2

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

LPL FINANCIAL LLC

Allegations:

CLAIMANT ALLEGES VARIETY OF INVESTMENTS WERE UNSUITABLE AND THAT LPL FAILED TO MEET DUE DILIGENCE REQUIREMENTS. CLAIMANT ALSO ALLEGES FRAUD, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY, NEGLIGENT FAILURE TO SUPERVISE AND NEGLIGENCE ON BEHALF OF RESPONDENT. ACTIVITY PERIOD: 12/10 TO 6/19.

Product Type:

Annuity-Variable
Real Estate Security
Other: PRIVATE SECURITIES

Alleged Damages:

\$100,000.00

Alleged Damages Amount Explanation (if amount not exact):

DAMAGES BETWEEN \$100,000 AND \$500,000.

Is this an oral complaint?

No

Is this a written complaint?

No

Is this an arbitration/CFTC reparation or civil litigation?

Yes

Arbitration/Reparation forum or court name and location:

FINRA

Docket/Case #:

19-01620

Filing date of arbitration/CFTC reparation or civil litigation:

06/10/2019

Customer Complaint Information

Date Complaint Received:

06/11/2019

Complaint Pending?

No

Status:

Settled

Status Date:

06/30/2020

Settlement Amount:

\$21,500.00

Individual Contribution Amount:

\$0.00

Broker Statement

THE ARBITRATION WAS FILED AGAINST MY BROKER DEALER AND NOT MYSELF. I DID NOT CONTRIBUTE TO THE SETTLEMENT AMOUNT. MY BROKER DEALER EXPLAINED THAT THE CASE SETTLED AS A BUSINESS DECISION AND THE SETTLEMENT AMOUNT WAS FAR LESS THAN THE COST OF FURTHER LITIGATION. I'VE ALWAYS MAINTAINED, AND MY BROKER DEALER AGREED, THAT THE INVESTMENTS AT ISSUE WERE SUITABLE FOR THE CUSTOMER.



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End of Report

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