



Financial Independence
Part of the ICIB Group



Caitlin Slater

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ABOUT ME

Caitlin is an insurance adviser providing advice on behalf of ICIB Financial Independence Limited FAP 1006538, Trading as Financial Independence.

I can provide advice in relation to products from these insurers:

Some of our main insurers are:

AIG, NZI, ALLIANZ, Protecsure, ANDO, QBE, Rosser, Chubb, Star, Classic Cover, Vero, IUA, Vero Liability, Lumley, Zurich, Delta, TLC, Dual, Berkshire Hathaway.

WHERE TO FIND ME

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☎ 027 277 6321

📍 108 Durham Street, Tauranga

🌐 www.financialindependence.co.nz

I can give advice on these products:

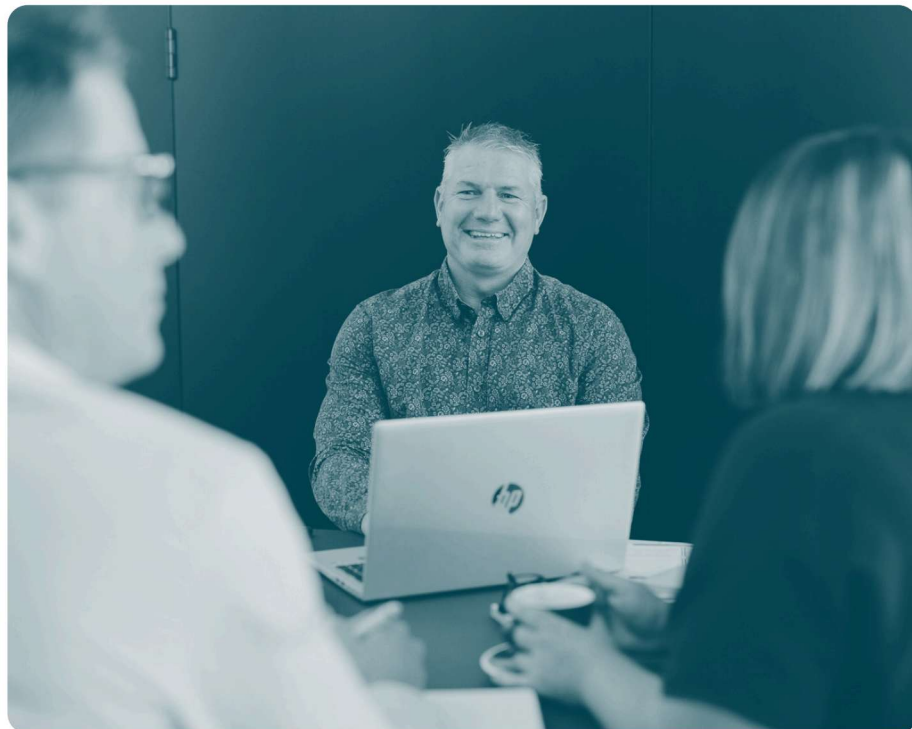
Domestic Insurance such as:

- House
- Contents
- Vehicles
- Boats
- Personal assets

Fees and Expenses When you take out, alter, or cancel insurance cover following our advice, Financial Independence may charge you an Adviser Service Fee plus GST and charges. IANZ may also charge an administration fee for processing insurance premiums. The advisers at Financial Independence all receive a salary with no commission or bonuses. ICIB Financial Independence Limited will receive commission from insurers where business is placed, of between 5% and 25%. These fees and commissions will be clearly noted on your premium summary and invoice. It is possible on occasion an insurer may bring morning tea, have lunch with us or send a hamper at Christmas, we have a register for these things if they are over \$100. If we refer you to a premium funder with who you enter a premium funding arrangement, ICIB Financial Independence Limited may receive a commission of between 0%-5% of the amount you borrow.

I may refer you to another adviser within our Life department, the commissions are paid differently and will be disclosed to you by that adviser at the time of engagement. Conflicts of Interest at Financial Independence we take our duty to prioritise your interests seriously. We recognise that commissions create a conflict of interest, and we also know from experience that our advisers do their best work when they are not under pressure to make a sale. That's why all advisers at Financial Independence are paid a salary, with no commission bonuses or other sales incentives. We also make sure we prioritise your interests by asking questions and listening, so we can tailor advice to your specific goals and circumstances with care, diligence, and skill.

A BIT ABOUT US



At Financial Independence, we believe that no one should face life's challenges alone.

So we handpicked a team of expert insurance advisers and claims specialists and formed a full-service insurance advisory company dedicated to supporting you through every major (and minor) life decision that might put you at risk.

From car purchases and business developments to health crises and unexpected life events, we're right there with you, offering support, information, and expert guidance on all your insurance decisions.

We understand that insurance can be overwhelming—it often lurks at the bottom of your to-do list, both complex and crucial, making it challenging to handle alone or to determine whom to trust with some pretty big life decisions. But believe it or not, that's why we come to work every day, to take that burden off your shoulders!

We are committed to helping people breathe a sigh of relief knowing they have the right coverage and a dedicated team ready to help whenever needed.

At Financial Independence, you're not just covered; you're supported every step of the way.

What If Something Goes Wrong?

Talk to us. We take pride in our service to our clients but we are human so let us know if something doesn't feel right.

As professional advisers we must be part of an external disputes resolution service and have a complaints process that can be found [here](#).

www.financialindependence.co.nz/complaints-process

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OTHER INSURANCE SOLUTIONS WE PROVIDE

- Life & Trauma Insurance
- Health and Disability
- Business Assets
- Business Liability
- Professional Liability
- Business Interruption
- Commercial Vehicle Cover
- Health & Safety Liability
- Cyber Risks

OUR VALUES



Fun



Adaptability



Kindness



Commitment

Find Us Here

