



Financial Independence
Part of the ICIB Group



Jules Oldham

FSP1010655

ABOUT ME

Jules 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:

WHERE TO FIND ME

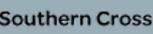
✉ jules.oldham@youradviser.co.nz

☎ 027 234 4642

📍 108 Durham Street, Tauranga

✉ www.financialindependence.co.nz

I can give advice on these products:



- Life Insurance
- Health/Medical Insurance
- Trauma Cover
- Accident & Injury
- Income Protection
- Mortgage Protection
- Permanent Disability
- Level Premiums
- Group Insurance
- Key Person Cover
- Loss Of Revenue
- Business Overheads

Fees and Expenses: ICIB Financial Independence Ltd (FSP1006538) does not charge fees for any advice given regarding Life, Health and Disability insurances. **Commission:** ICIB Financial Independence Ltd will receive the following commission if you place business through us: (1) between 140% & 250% of the first year's premium of your policy, depending on the type of product and insurer, and (2) between 5% & 33% of the premium each year a policy remains in force. An accurate figure will be provided to you when advice is given. I may refer you to other service providers, including Generate KiwiSaver and Generate Managed Funds. If you decide to invest with Generate, ICIB Financial Independence Ltd will receive a commission for referring you. The commission is an ongoing payment of 0.125% of your account balance, paid by Generate from the revenue they receive from the fees you pay. I may refer you to another adviser within our Fire & General department, the commissions are paid differently and will be disclosed to you by that adviser at the time of engagement. In addition to commission, from time to time the insurers we work with will do things such as provide a morning tea or meal or send a small gift (such as a Christmas hamper). We take our duty to prioritise your interests seriously, we recognise that commissions can 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

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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



OTHER INSURANCE SOLUTIONS WE PROVIDE

- Vehicle Insurance
- House & Contents
- 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





Privacy & Acknowledgement

Privacy

1. The Privacy Act 2020 provides you with the right to request access to, and seek correction of, any personal information held by Financial Independence.
2. Information provided by you or by your authorised agent will be used by Financial Independence and the product suppliers for the purpose of providing advice to you and administering any business you may seek to transact as a result of the advice. It may also be made available to any legal entity (such as the FMA) or compliance consultant, product providers and claims investigators who may need access to such information. In the event of ICIB Financial Independence Limited being sold, your information would be passed to the new proprietor on final settlement.
3. All information will be held at the premises of Financial Independence, or on a secure online facility.

Acknowledgements

1. I / We confirm that I / We have been given disclosure information around who our adviser is, what they are going to do for us and what areas of insurance they work with, and information relating to fees and/or commissions for this work.
2. That medical information, upon which special acceptance conditions have been based, can be disclosed to Financial Independence.
3. That Financial Independence may make enquiries from any bank, financial institution, insurance company, adviser, credit reference agency, ACC or any other person, to obtain any additional information necessary to assist in the completion of this review.
4. I / We authorise contact from Financial Independence via email

Authorisation

Authority to receive information.

I / We request that all the information regarding the following products / services be made available to Financial Independence

Life, Health & Disability Insurance Policies ACC

Declaration

	Full Name	Date of Birth	Signature	
Client 1		/ /		
Client 2		/ /		
Address			Date Signed	/ /
			Phone 1	
Policy # (s)			Phone 2	
Adviser			Agency #	