



Kayne Henderson

Introducing Kayne Henderson, FSP397907, an Insurance Adviser providing advice on behalf of ICIB Financial Independence Limited Trading as Financial Independence.

Kayne can give advice on the following Products

- Life Insurance
- Health/Medical
- Trauma/Critical Illness
- Accident and Injury
- Income Protection
- Mortgage Protection
- Permanent Disability
- Level Premiums
- Group Insurance
- Key Person Cover
- Loss of Revenue
- Business overheads



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Fees and Expenses ICIB Financial Independence Limited (FSP1006538) does not charge fees for any advice given regarding Life, Health and Disability insurances. **Commission** ICIB Financial Independence Limited 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. 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). **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.

I can provide advice in relation to products from the following insurers:

