



# Steve Morgan

Introducing Steve Morgan, FSP263165, an Insurance Adviser providing advice on behalf of ICIB Financial Independence Limited Trading as Financial Independence.

## Steve 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:

