

Being authorized to use the CLU mark means your insurance adviser has met the following professional requirements:

Experience

CLU professionals have had, as a minimum, five years experience in the risk management process.

Education

CLU professionals have built their theoretical and practical financial planning knowledge by completing a comprehensive course of study and passing the required examinations.

Professional Development

CLU professionals keep their knowledge up to date by taking part in at least 40 hours of relevant continuing education every two years.

Choosing a chartered life underwriter to help you manage risk is a smart choice. If we can help you with any more information, then please get in touch.

Contact us

on the web: www.ifa.org.nz

email: info@ifa.org.nz

by phone: 0800 404 422

by fax: 04 499 8064

by mail: PO Box 5513 Wellington



Professionally Qualified.

Your adviser is a chartered life underwriter.



Working with an insurance adviser

In business – and in life – the secret to success is not to avoid risk, but to manage risk. And the more successful you become, the more responsibility you have to manage risk wisely.

Which is why you are considering using the professional services of an insurance adviser. Someone who can help you make better decisions about things that affect the financial security of you and your family.

Life insurance, trauma cover, income protection insurance, health insurance, legal and taxation issues, group benefits and estate planning. It's a complex field, with plenty of options to consider. What you need is someone who will take the time to understand your particular circumstances and put together a plan that makes sense for you. Someone you can trust.

A specialist risk management adviser will provide you with expert guidance on insurance topics for you, your family, or your business. They will recommend the products that provide an appropriate level of financial security and they will review your plan with you regularly to ensure it stays relevant for your changing circumstances.



The value of a qualified professional.

The impact of the risk management decisions you make – or don't make – today may not be obvious for some time, but they may be absolutely critical to the future financial security of you and your family. Which makes it so important that you seek the advice of someone you can trust and someone who is competent.

The insurance adviser you are talking to is a member of the Institute of Financial Advisers. That means they have embraced our code of ethics and our structured process for preparing and presenting advice. You can have confidence that you are dealing with a professional, someone committed to helping you achieve the outcome that is right for you.

Importantly, you are talking to a Chartered Life Underwriter. The CLU qualification is a world standard for risk management professionals and it means you can be confident that your adviser has the experience, education, and knowledge to ensure you receive professional, competent advice.

Seven things our members believe in:

Integrity Being truthful and trustworthy.

Objectivity Acting in your best interests.

Competence Maintaining the necessary skills, knowledge and business expertise.

Fairness Respecting others.

Confidentiality Protecting your private information.

Professionalism Maintaining an ethical reputation.

Diligence Delivering. Promptly and thoroughly.

