

## We're with you every step of the way

Our advice doesn't end when we implement a plan.

We understand that clients' needs can and do change with circumstances so we are there every year to review their cover. We show our true value at the ultimate time of need: claim time.

We offer a broad range of services and hold established relationships with home loan, investment and Kiwisaver advisers so even if there's something we don't do ourselves, we can have it done.

## Adviser profile



### Carl Drummond

*Risk management and insurance adviser / Director*

With over 15 years' experience in the financial services industry, Carl has held senior positions as an adviser and working with some of Australasia's largest insurers. He is well placed and personable with his clients understanding their needs.

Carl utilises his vast experience in personal insurance and complicated business structures to ensure all risks are presented so his clients can make informed decisions on their risk management strategies.

Importantly, he understands the ins and outs of insurance companies to ensure Advice4Life clients are well looked after during application and ultimately, claim time.



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# Advice4Life

Protecting Life's Plan

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## Who we are

Advice4Life is an impartial financial service business offering insurance advice across a range of issues - we deal with all the major insurers to provide our clients with a solution that best suits their needs and budget.

Advice4Life has advisers and offices in Auckland, Waikato, Bay of Plenty and Hawkes Bay - with over 100 years combined experience we are well-versed in providing our clients with a professional, thorough and hassle-free service.

We specialize in all areas of risk insurance - from complex business scenarios, group schemes, personal covers and rural risks, to general liability and house, car and contents insurance.

## Take the guesswork out of insurance

We follow a comprehensive process that takes the guesswork out of insurance, whilst empowering our clients to make informed decisions around their personal and business risk protection.

We don't 'sell' our clients anything; instead we provide options based on making sure there is the right money, in the right hands, at the right times.

We empower our clients to make informed decisions around their risk protection needs.

PERSONAL | RURAL | COMMERCIAL