

# Our Insurance Service

Insurance cover is the foundation of any financial plan, providing the safety net for you and your family. In our experience, there is a range of considerations to address in order to make sure that the right money is in the right hands at the time you need it most – when your ability to earn an income is interrupted, either temporarily or permanently.

As part of our process, we cover the following areas:



## Review your current situation

What insurance do you already have and what does it do?  
What risks do you face and are they covered?



## Consider types and amount of insurance you need

What is the right amount of insurance for you and your family?  
What types of insurance will address your risks?



## Check the fine print about terms and conditions

Waiting periods, benefit periods and definitions  
What is right for you?



## Consider structures and tax

Should cover be held inside or outside of superannuation?



## Research products

Which products have the features and benefits you need?



## Look for insurers who will offer terms

Based on pre-assessment, what insurers will cover your medical, financial and occupational risk?



## Find competitive rate

Where can we get a reasonable price for this type of cover?



## Explore best premium payment options

Should you consider level or stepped premiums?



## Make sure money goes to the right person

Who should own the policies?  
Who should be insured?  
Who should receive the benefit payment?

# Our Insurance Service

 Advice Process	 Implementation Stage	 Ongoing Service
<b>Your investment</b>	<b>Your investment</b>	<b>Your investment</b>

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