



Is Your Family Safe?

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The unexpected happens – True story

Anne's life was perfect. She was a stay at home mum with 3 beautiful preschool aged children. Her devoted husband was earning a high income and his career had enormous long term potential.

Then, very suddenly, Anne's husband died in a horrific car accident and there was little insurance.

Anne was utterly devastated.

Within months, Anne was at work earning a low income and the children were placed in child care. Anne could no longer meet the mortgage repayments and their luxurious dream home had to be sold. The sale proceeds from the home were barely enough to cover the massive mortgage. Anne and the children had to move to a new suburb with affordable rental units but well away from family and friends. Soon after, Anne was retrenched and had to move again, this time into a tiny spare room at her parents' home.

As a single mum with 3 young children, negligible assets, searching for full-time work in her field of expertise and working part-time, Anne was left emotionally, physically and financially shattered.

The Problem – Australian's don't have adequate personal insurance.

Are you one of them?

While it's something you don't want to think about, there is a real risk that one day you may suffer a severe injury, or be diagnosed with a serious illness, or die prematurely. No matter how healthy a lifestyle you lead, no one is guaranteed good health and a long life.

The fact is 60% of families with dependants would run out of money within 1 year of the death of the primary income earner.

If the unexpected happens, how would you feel turning to government welfare, selling assets in a depressed market or relying on family and friends?

The Solution

Insurance – is to prepare for the unexpected. While we can't always prevent disasters, insurance can protect you, your lifestyle and your loved ones from the financial impact that such events bring.

Life insurance is less expensive than most insurance policies we take out for our cars and homes. Adequate cover can cost less than a cup of coffee per day. For a 40 year old non-smoking male to take out \$500,000 life insurance cover, it would cost \$7.85 per week and for a female it is even cheaper at \$6.36 per week. However, for a home valued at \$600,000 insurance cover can cost up to \$24 per week, and for a standard new vehicle insurance cover can cost up to \$26.90 per week.

Would you like to know what types of insurance cover are appropriate for your personal situation, how much cover you need and help ensure your cover is structured cost effectively?

If you already have insurance cover, you should also review your insurance needs at least annually to take into account any changes to your personal situation.

Financial security and peace of mind is available for you and your family.

FREE: Appointment to review your insurance needs.

FREE: Protection Plan with recommendations to meet your insurance needs.

BONUS: 20% cash rebate on insurance premiums after the first year of your policy.