



What is the role of **risk insurance** in your financial plan?

Typically, you would expect that you would earn an income and grow your assets until you retire and then those assets would be depleted over your retirement, possibly with some left for your estate.

But what would happen if you were seriously injured or had a serious illness sometime before you retired? Or if you died? You would lose your ability to earn an income.

Risk insurance can help keep you on track financially – in case an unexpected tragedy causes you to lose the ability to earn an income.

Safeguard your vision of a secure financial future if the unexpected happens.

Most families are carrying significant financial risk should the unexpected happen. The big question you have to answer is: 'Would my family be able to maintain their lifestyle if I no longer earned an income?'

If your answer to this question is “no”, you need to consider transferring that financial risk to life insurance companies. They have a range of insurances which can help you fund your risk mitigation plan and give you enormous peace of mind – all for a small fraction of the sum insured each year.

Insurance can help your family maintain their lifestyle if life doesn't go to plan

- **Term life insurance** - pays a lump sum on the death of the insured.
- **Total and Permanent Disablement insurance** - pays a lump sum on the insured becoming permanently disabled due to illness or accident.
- **Trauma insurance** - pays you a lump sum on the diagnosis of a specified non-pre-existing illness or injury, generally including heart attack, stroke, cancer, and paraplegia.
- **Income protection insurance** - replaces your income if you are unable to work due to sickness or injury. It provides a monthly payment of usually up to 75% of your pre-tax income.

Our Insurance Process

To help ensure your risk insurance plan is properly funded, we employ our disciplined eight-step process.

