

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
Your investment	Your investment	Your investment

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