



## Mortgage Protection

### Have you taken out a mortgage recently?

You can now apply for life insurance that covers death, disablement and involuntary unemployment at great rates in around 10 minutes.

### What is Mortgage Protection ?

- A way of paying off your loan in the event of a death.
- Contributing to mortgage payments if you suffer a disability and can't work.
- Helping you to meet your mortgage payments if you are involuntarily unemployed.

### Who can have Mortgage Protection ?

- Singles or couples between the ages of 18 and 54, settling a residential mortgage from an approved lender soon (or within the past 60 days).
- An Australian resident.
- If you are advised by a qualified adviser that the product is appropriate to your needs.

### Why take out Mortgage Protection ?

- To protect what you have worked so hard to achieve.
- Simple, easy and quick insurance **without** the need for medical underwriting.
- Affordable and partly tax deductible premiums with a discount of one month's premium in the first year.



## Family Protection

### Protecting you and your family

Your financial protection needs can be met by a comprehensive risk management solution provided to you with a minimum of fuss.

### Family Protection benefits

- Financial security for you and your family when death, disability or critical illness strikes.
- A comprehensive analysis of your cash flow and capital requirement needs.
- Peace of mind knowing that your affairs are in order.

### Who should consider Family Protection ?

- Singles, couples and families with children.
- Anyone with a genuine desire to take responsibility for their own protection.
- Those who are serious about protecting their prosperity, income and assets.

### Why invest in Family Protection ?

- To avoid spending your own savings, borrowing money or selling investments when a disaster strikes.
- Because you don't want to pay for what you don't need and wish to receive personal advice.
- With you and your family taken care of financially, you can focus on recovery without stress.



## Business Protection

### Unique Business Insurance solutions

After you, your business is probably one of your most valuable assets. Just like Business Planning, Business Protection is an essential part of your business management program.

### What is Business Protection ?

- Assistance program for business owners helping them to identify the risks and dangers that may affect their business.
- An outsourced consulting service for risk management.

### Who should consider Business protection ?

- Successful SME's and business owners (sole operators, partners and private companies).
- Busy owners who value working with specialist consultants to save money and time.
- Businesses that are growing and need support.

### Why have Business Protection ?

- Simplifies the complex nature of business insurance and succession planning.
- Delivers a unique 'fee for service and consultation' model that can save you hundreds if not thousands of dollars off your life insurance premiums.
- Generates security and peace of mind for all, including families of the business stakeholders.

## The answer is Complete Cover

To find a policy that suits your needs speak with one of our specialist advisers on 1300 76 35 99

The trusted name in  
financial protection