

Think about it

The financial future of your family and the lifestyle that you have worked so hard to create could be at risk if you do not take the time to consider your insurance needs.

➤ Income Protection

This is designed to replace up to 75% of your income in the event that you are unable to work due to illness, injury or disability. Have you considered the impact on you and your family if you were unable to derive an income? Do you have an alternate source of income? How would you meet the rent or mortgage payments? How would your daily living expenses be met? The premiums for this are tax deductible.

➤ Life Insurance

Consideration should be given to providing for your family in the unthinkable event that you die. You can aim to provide enough to cover your debts and generate an ongoing income for your family. Would you want your debts paid off? Under certain circumstances, this can be structured in a manner to enable you to claim a tax deduction on the premiums.

➤ Total & Permanent Disability (TPD)

Consider being in a position where you are totally and permanently disabled and unable to work ever again. TPD cover pays a lump sum in the event that that you are deemed to be totally and permanently disabled. This can be used to help pay off your debts and replace income you would have earned until retirement.

➤ Trauma Insurance

Unfortunately most people know someone who has been impacted by a serious illness. In the event that you suffer one of the many pre-defined Trauma illnesses, this type of cover pays you a lump sum that can help you to reduce debt, replace lost income, cover medical costs and provide peace of mind to enable you to focus on recovery.