

risk insurance protecting your greatest asset

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types of risk insurance

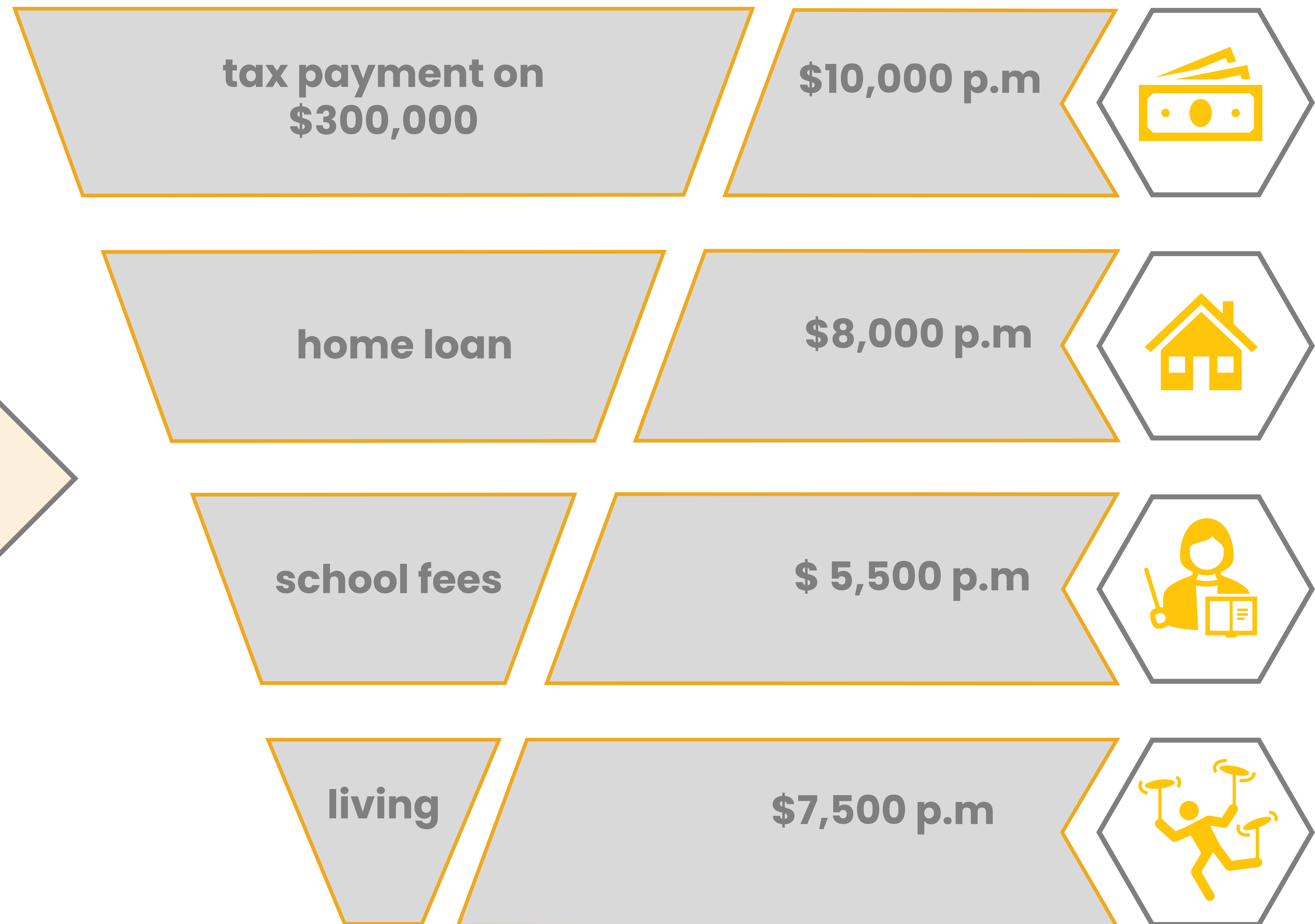
risk insurance can be divided into four main categories



why do you need income protection?

income protection insurance provides 'replacement income' for you while you're unable to work due to injury or illness.

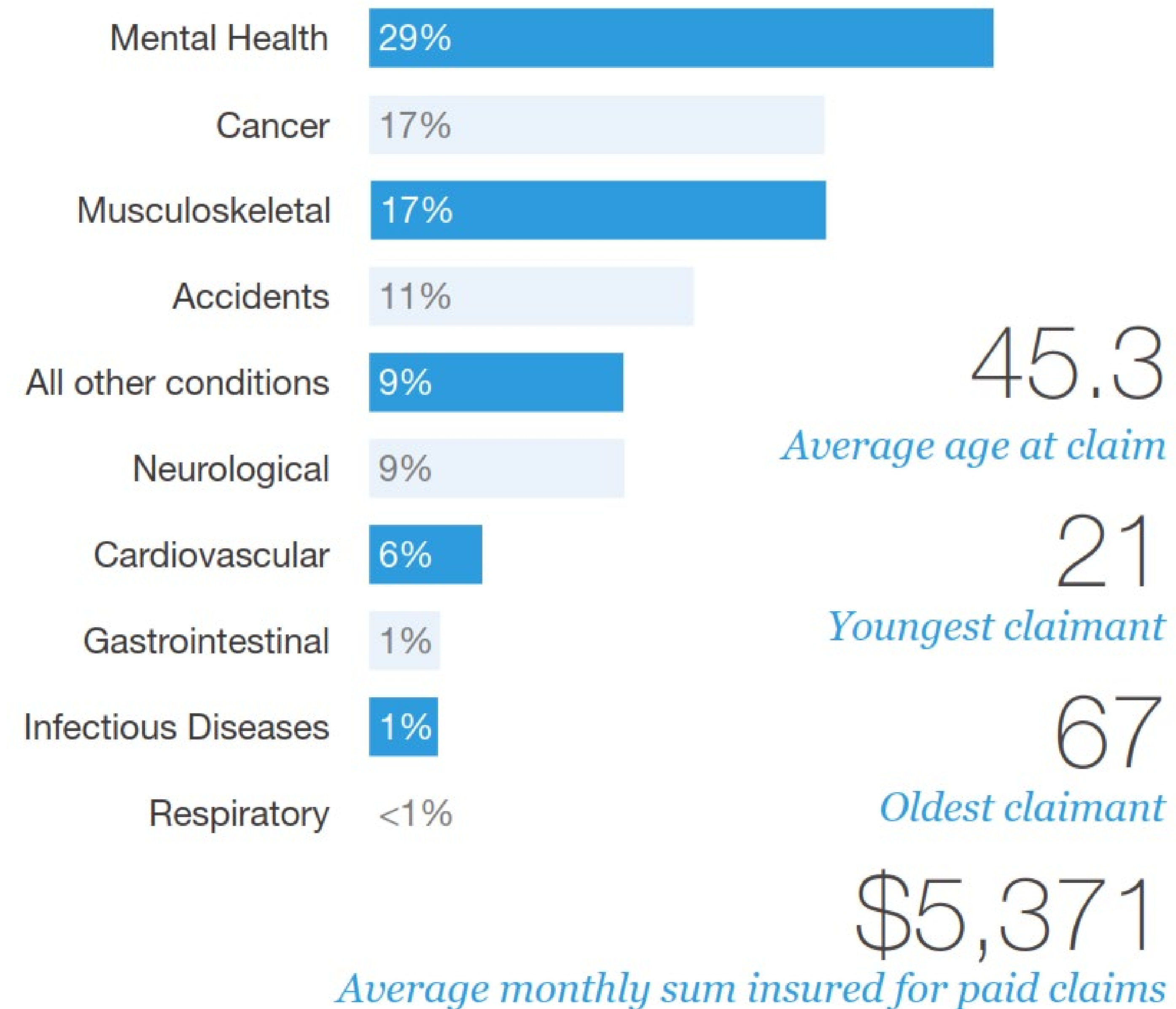
In the unfortunate event you are unable to operate due to illness or injury and you have a \$25,000 monthly benefit payment for *Income Protection*, this is where it goes:



insurance at a glance

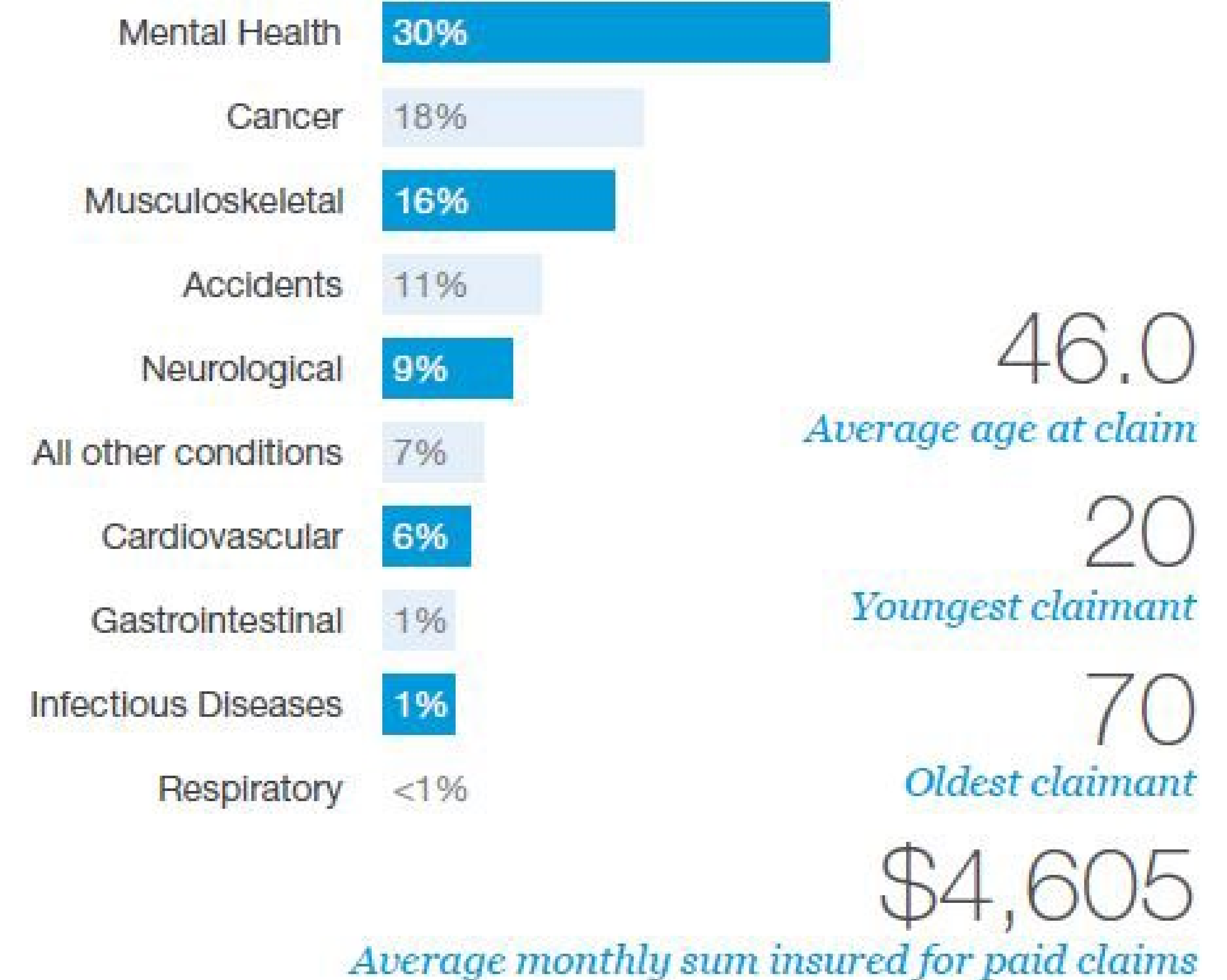
income protection claims have steadily increased with mental health being the more prominent.

Income Protection claims



2020

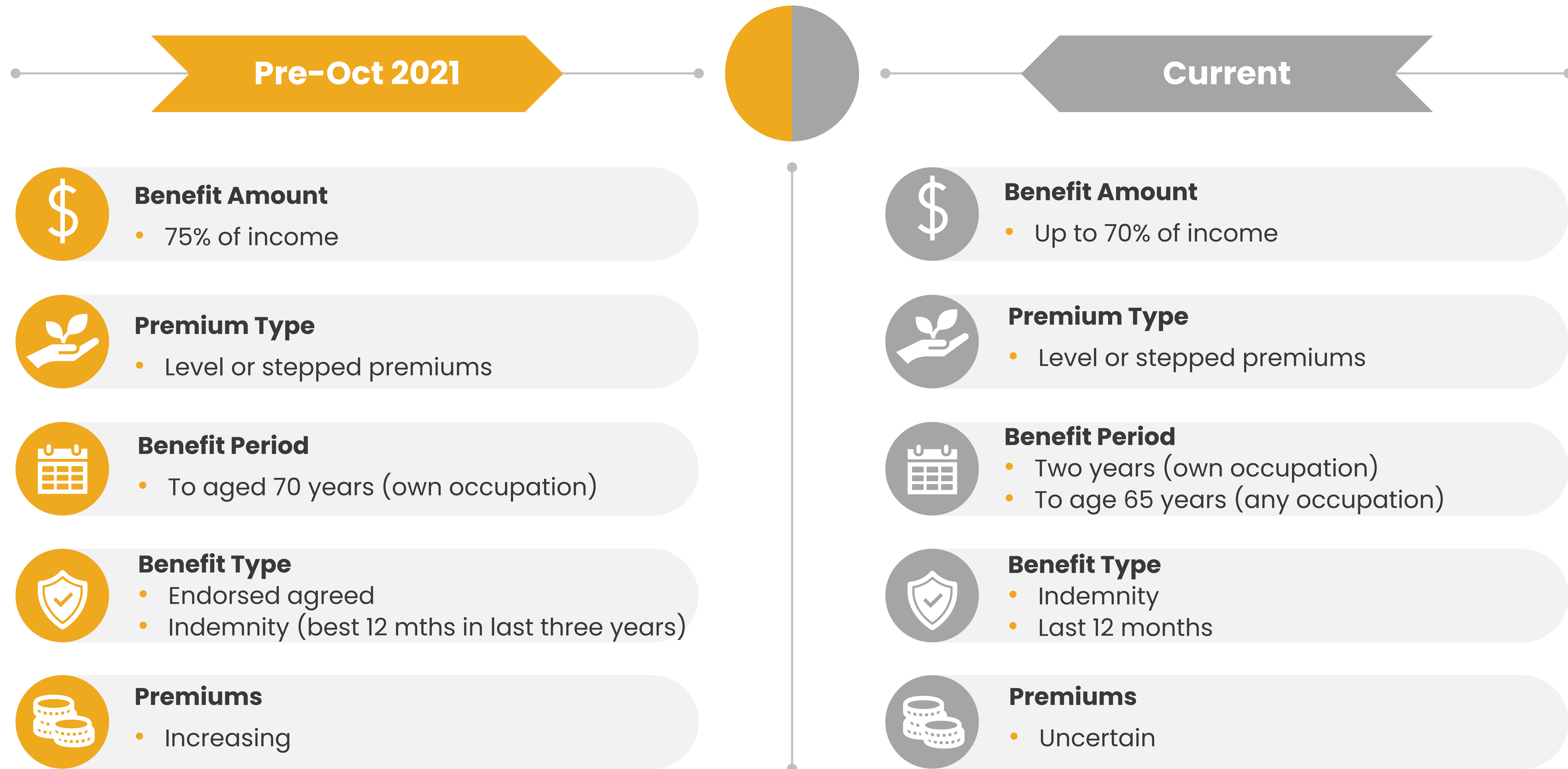
Income Protection claims



2021

major changes to insurance

Insurance changes carry some big differences



lump insurance

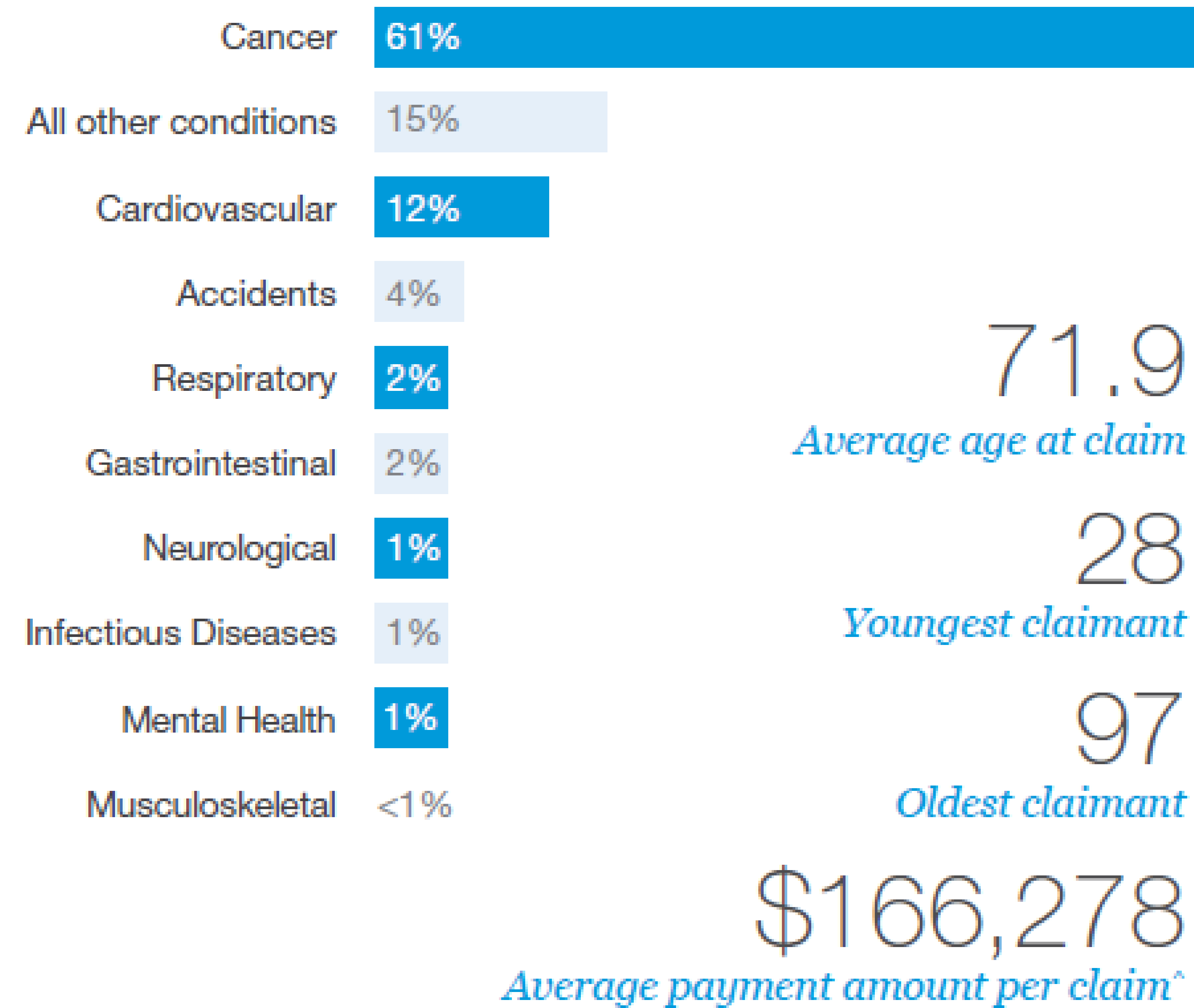
Different insurances that are paid as lump sum on claim



lump insurance

Life/terminal illness is the highest-ranking insurance claim

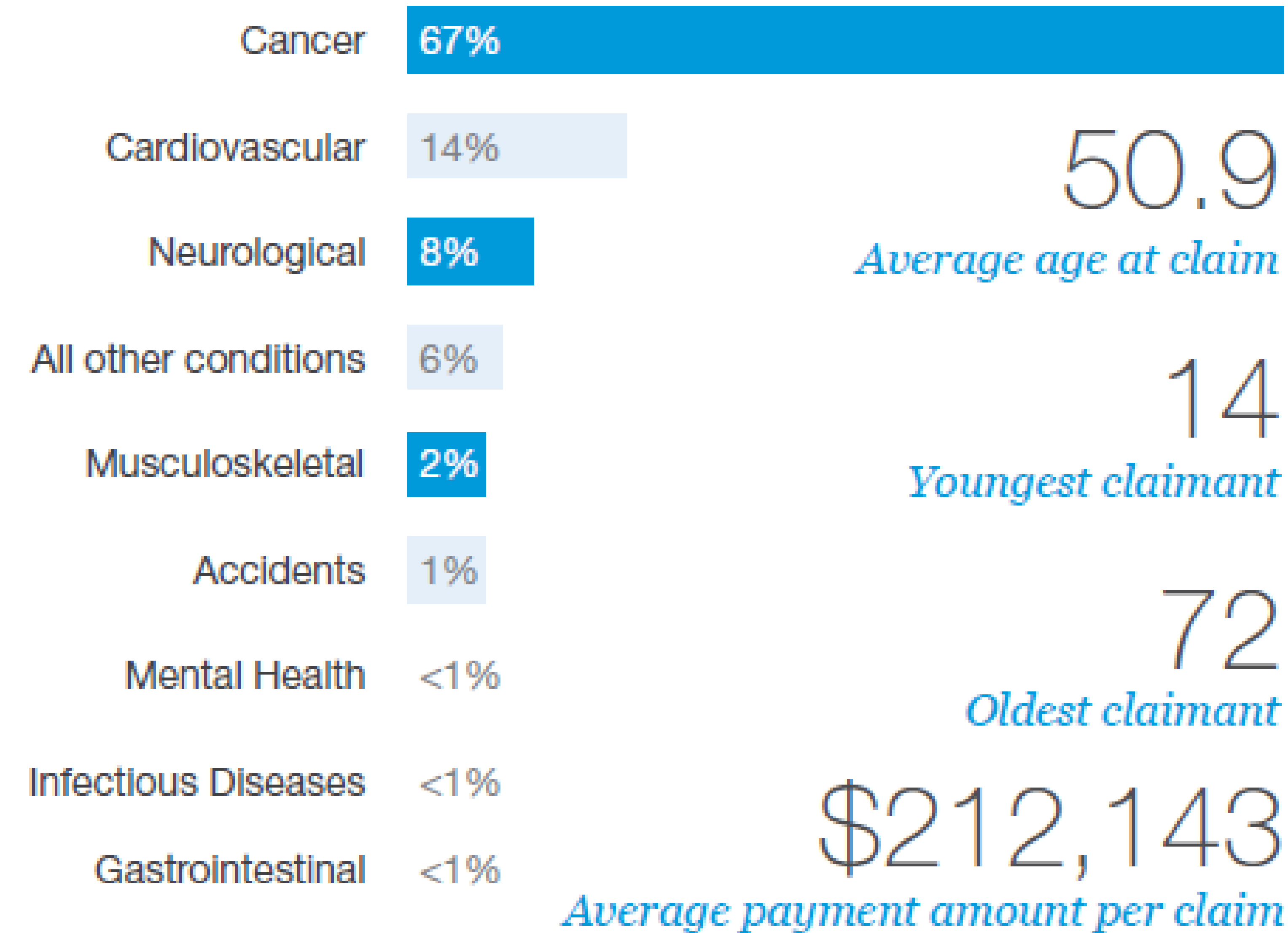
Term Life Insurance claims



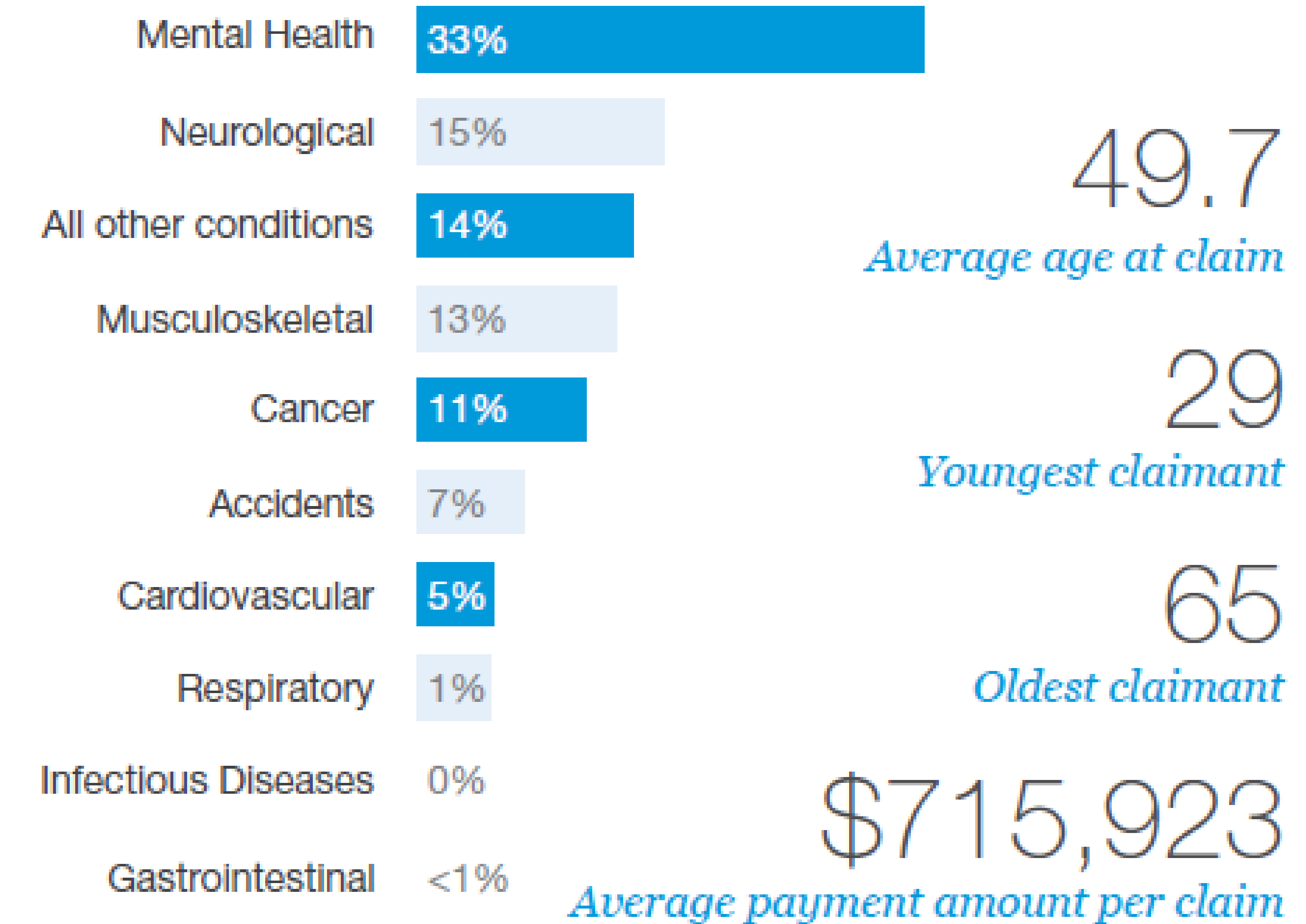
lump insurance

Trauma/Critical illness and total permanent disability claims 2021

Living Insurance (Trauma) claims



TPD Insurance claims



thank you

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The cover art features a grey stethoscope on the right side. A red and green heartbeat line starts from a grey circle containing a white dollar sign (\$) on the left and connects to the bottom of the stethoscope. The background is a warm yellow with faint, stylized human figures.

disclosure statement



This general advice has been prepared without taking account of your objectives, financial situation or needs, you should consider the appropriateness of this advice before acting on it.

If this general advice relates to acquiring a financial product, you should obtain a product disclosure statement before deciding to acquire the product

