



Protect yourself when things go wrong

No one likes to think about bad things happening in life, but it's important to consider how financially secure you and your family would be if things went wrong.

While it can be hard to protect yourself from illness and injury, the right life insurance can make sure that you are always financially safe.

A range of personal insurance products can protect you and your family's financial future if you get sick or injured and need to take a long period of time off work. It can also help if a disability or sickness impacts, restricts or impairs your everyday life.

If you're unable to work again

Total and Permanent Disability (TPD) insurance gives you a one-off payment when you become permanently disabled and unable to work. You can use this payment to cover medical bills, living expenses, modifications to your home, or you can invest it to assist you in the future.

If you're unable to run your business

Business Expenses insurance helps keep your business going by reimbursing certain business expenses when you are unable to work due to sickness or injury.

If you were to suffer a critical illness

While more and more people are surviving illnesses such as cancer, heart attacks and strokes, we don't often think about how our life may change or be impacted by illness. On top of ongoing emotional and physical challenges, there is the financial impact to consider.

To help reduce the financial burden and stress, Critical Illness insurance will provide you with a one-off payment if you suffer a critical illness.

Protect your family's financial future after you're gone

While no one wants to think about the worst case scenario, it's worth thinking about what would happen if you were no longer around to provide for your family.

Life Cover insurance provides a one-off payment to a person you nominate if you're diagnosed with a terminal illness or die. This money can be used to pay off debts, pay day-to-day expenses, or be invested for future needs.

Whether you're looking to start a family, buy a home, getting ready to retire or simply want to protect your lifestyle speak with your financial planner today.

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