



INSURANCE & RISK PLANNING

This is not always a subject you like speaking about, but it is a very important conversation. Do you have children or people who depend on you in life? Do you have debt that you are responsible for? If either answer is 'yes', then you should consider Life Insurance. Protect the ones you love and make sure they are not left responsible for debt or expenses out of their control.

To feel good about the financial future of your family it is non-negotiable that Insurance be discussed in detail.

The death or terminal illness of a family member can have serious financial consequences for the surviving family members. Having adequate cover in place can give you peace of mind, knowing that in the event of your death, injury or illness, your family will be financially ok and able to maintain their current standard of living. An Acuity adviser can:

- » Help you understand the various insurances to be considered,
- » Provide detailed analysis of what level of cover would be appropriate for you based on your current circumstances
- » Scan the market and recommend what we believe to be the best value insurance for you,
- » Help you in implementing the insurances
- » Assist you to claim on your cover
- » We can also review your existing cover to ensure that your premiums are competitive, that you have an adequate level of insurance and ensure that you are not doubling up on cover.

LIFE

Provides a lump sum payment to your estate or beneficiaries to ensure the plans you had for them can be achieved in the event of your death.

INCOME PROTECTION

Income Protection pays an ongoing monthly benefit of up to 75% of your regular income if you are unable to work as a result of sickness or injury. The benefit will continue to be paid for a specified period whilst you remain totally or partially disabled and premiums are generally tax deductible.

TOTAL & PERMANENT DISABILITY

Provides a lump sum payment if you suffer an illness or injury and are permanently unable to work. This will help you maintain your current lifestyle, assist in reducing your debt burden whilst paying the additional expenses that arise as a result of an ongoing illness or injury.

CRITICAL ILLNESS

Critical illness (or Trauma cover) pays a lump sum benefit upon diagnosis of a specified medical condition. There are a number of medical conditions covered under Critical Illness, however the most common conditions claimed for are: Cancer; Heart Attack; Stroke and Coronary Related. While you may well make a full recovery this payment will help to remove any financial pressures while you focus on your recovery.

BUSINESS INSURANCES

If you own a business it is important to ensure that you have insurances designed to protect the income and capital value of your business asset. What would happen to your business income and value should anything happen to you, your business partner(s) or other staff who are key to your business success? Do you have finances available to buy out one of your partners should anything happen to them? Not only is it important to use insurance to protect your family but to ensure that the future of your business is also protected.

Want to know what level of cover is appropriate for you or if your existing insurance is competitive? Contact us and we can undertake a comprehensive analysis.

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