

Risk insurance – an overview



We see creating and looking after your wealth as a lifelong commitment. That's why we offer regular financial advice and guidance throughout the different stages in your life. Together, we can build the financial wealth that lets you enjoy the truly important things in your life.

When we think of wealth advice we often concentrate on investment strategies. Of course, these are very important because they create wealth and enable us to realise our goals throughout life. However, it is equally important to put defensive strategies in place.

Consider the consequences of not being able to work for a year as a result of an illness or injury, or the death of the family's breadwinner. While nothing can compensate for the emotional loss that such a catastrophe causes, it is possible to minimise the financial loss to your family or business by putting in place appropriate risk insurance cover, such as:

- **Income protection insurance** – provides a replacement income stream if you are unable to work as a result of an injury or illness.

- **Trauma (critical illness) insurance** – provides a lump sum payment if you suffer a specified, insured medical event.
- **Life insurance** – provides a lump sum payment in the event of untimely death or the diagnosis of a terminal illness.
- **Business expenses insurance** – pays ongoing fixed expenses of your business if you are unable to work as a result of an injury or illness.

Risk insurance might be particularly important if you carry debt, have dependants, are self-employed, or if your income would not continue if you were disabled as a result of an injury or illness.

Your Genesys wealth adviser can ensure your needs are met with the most appropriate type and amount of risk insurance cover. Don't risk the financial future of yourself, your family or your business – take action today.

1. Do you have significant debts?
 Yes No
2. Do you have financial dependants?
 Yes No
3. Are you self employed?
 Yes No
4. Are any of your assets geared?
 Yes No

If you answered 'yes' to any of these questions, we recommend you investigate risk insurance.

For more information about risk insurance or to arrange a no-cost, no-obligation first consultation, please contact: Chiltern Peak Pty Ltd*

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