

## Get the answers – Sleep Easy



**“Are you adequately covered?”**

**A good financial strategy relies on your being able to contribute.**

Whether self employed or working, fit or unhealthy, old or young – the biggest risks to your future plans come from the things you just don't expect.

There's no point worrying about what might happen. You just need to make sure your plans stay on track and your family is cared for if something unexpected happens to you.

*A Rise Financial 'Personal Insurance Analysis' will give you peace of mind that your future is covered – no matter what happens.*

*Get the Answers, sleep easy and Rise Financial!*

**personal insurance analysis**

## What would happen if you weren't around?

Lots of unexpected things can happen that might mean you wouldn't be around to implement your financial plan and contribute to your family's future.

Accident, illness and trauma can mean that you might be unable to work for short periods. They can lead to permanent disability or even death.

You need ensure that your family or your business is protected should an insurable event occur.

## What are the risks?

Illness and injury can create huge risks if you are unable to work or to run your business.

Will you be able to afford to pay the mortgage? Could you still send your kids to private school? Could you cover your treatment and care? Would you still enjoy a reasonable standard of living?

Aside from the emotional trauma, death can create other problems for your family.

Would your spouse be able to stay at home and look after the kids or would they need to go back to work? Would your family have to sell their assets to survive?

## How do you know if you're covered?

Once we understand your financial position Rise Financial can guide you through understanding the risks that can prevent you from achieving your financial objectives.

We'll analyse your existing personal insurance, determine whether you have enough coverage to support your plans, recommend and put in place appropriate policies to meet your needs.

## Types of Insurance Cover

Rise Financial can assess your requirements for and put in place a variety of personal insurance solutions including:

- Trauma Insurance
- Income Protection Insurance
- Total & Permanent Disablement Insurance
- Death Insurance

## Arranging Insurance Cover On-The-Spot

If you require further insurance for full coverage, for an additional fee, Rise Financial can complete your paperwork easily online and keep you informed of the progress of your application.\*

## More Information

If you'd like more information on Rise Financial, our fee-for-service approach or any of our individual products, please phone the office or check out our website.

\* Personal Insurance policies are not automatic. Full assessment by the underwriter will be required before cover can be granted.

# “How do you know if you're covered?”

## Service Flowchart (costs inc. GST)

**Initial Service**  
Financial Check Up **\$275**

### Additional Initial Services

**Salary Packaging Advice**  
further \$55 = total **\$330**

**Personal Insurance Analysis**  
further \$55 = total **\$330**

**Financial Projection**  
further \$275 = total **\$550**

**What if ... Strategy Analysis**  
further \$550 = total **\$825**

**Strategic Financial Plan**  
further \$2,200 = total **\$2,475 (minimum)**

## Ongoing Wealth Management

**“Beginning” Service**  
<\$100k **\$1,650pa**

**“Established” Service**  
\$100k – \$500k **\$3,300pa**

**“Mature” Service**  
\$500k – \$1M **\$4,950pa**

**“Advanced” Service**  
>\$1M **\$6,600pa (minimum)**

