

Personal Risk Insurance

Confidence in your future

Protecting your future: it's an essential part of a healthy financial position.

Because unfortunately, difficult life events happen. It could be an illness, injury or an accident. These events are hard to imagine. But sadly, that's life.

And if you or someone in your family falters through a serious medical incident, the last thing you'll want to experience is financial stress. Factors like...



Can we pay the mortgage?



What about the cost of schooling?



How financially strained are we now?

We focus on the 'Personal' of Personal Risk Insurance. Because we know your circumstances are unique.

So, we take the time to understand your financial position, and educate you about the best options for protecting it.

You see, if your earning capacity is temporarily or permanently affected due to a life trauma, your family's lifestyle doesn't have to suffer. Just like taking measures to protect your physical and mental wellbeing – so too, must you take measures to protect your financial wellbeing.

Being prepared with the right insurance package, will provide the confidence to tackle these situations, should they arise. Absolute confidence in your future. That's our mission.



McLardyMcShane

FINANCIAL SERVICES

**Safeguard Your
Family**

**WE'VE
GOT
YOUR
BACK**

The Big Four...

There are four major categories of Personal Risk Insurance to consider. We cover all of them.

1 Income Protection

An ongoing monthly benefit should you become sick or injured and you can't work.

As a result, this will ensure your weekly bills are covered, and your standard of living isn't compromised. This benefit will also enable you to stay on top of your retirement planning expenses. That's confidence in your future.

2 Life Insurance

A lump sum benefit is paid in the event of your death or terminal illness. This benefit will help your family maintain living standards, clear debts, pay the mortgage – or even invest, for their future income.

3 Total & Permanent Disability (TPD)

A lump sum benefit is paid to you, if you become totally and permanently disabled due to sickness or injury, and you can't work. The benefit can be used to cover the cost of treatment, modifications to your home, or as a supplement to your income protection benefit. TPD insurance also ensures your retirement planning isn't compromised.

4 Trauma Cover

If you suffer one of several trauma conditions – for example heart attack, stroke, cancer or other unfortunate life event – you'll be paid a lump sum. The benefit can be used to pay for living expenses, medical care or to pay down debt.

And if you own a business, we can provide you with advice on Partnership or Buy/Sell Agreement Insurance for your business, Key Person and Business Expense Insurance.



**Personal Risk
Insurance is an
investment in the
future: your future,
and the future of the
people you love**

That's our mission

**To help you
achieve
confidence in
your future**

Ready to safeguard your family?



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General Advice Warning

The content contained in this document is of a general nature and does not constitute advice to any individual. You should seek individual and specific advice before making any financial decision based on information contained in this document. Failure to seek advice may lead to financial decisions and consequences that are not appropriate to your needs and circumstances and financial loss may be incurred.

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