



There's *real value* in getting professional Life insurance advice.

In our experience if you asked 10 people.....

- ✓ What life covers they hold
- ✓ How much it costs them each year
- ✓ What they think it covers them for
- ✓ Is it the right amount, or type of cover for our family or business situation?

...8-9 out of 10 could not answer many, or sometimes any, of those questions.

Don't be concerned if you are one of those – it's not surprising and very understandable why.

The vast majority of people have some cover held in their super funds – but the type, level and cost of these covers are set by their super fund each year (with no direct reference to you for permission).

Or, it might simply be cover was setup that suited 6-7 years ago but hasn't been looked at since.

Understanding Life cover products, the quality of cover terms and the interaction they play in protecting you and your families' financial position and future wellbeing is a complex area. For that reason - specialist advice is essential.

Our life and income risk adviser – Iain Wilkinson is trained, qualified and very experienced in providing advice in this area.

At Shanahan Swaffield – we consider this area of a person overall financial wellbeing a 'bedrock need' - that ideally every client of working age should consider and be reviewing at least every 2-3 years.

Iain provides confidential, professional advice tailoring exactly what is needed to your financial and family situation. Life cover can be established both in or outside super, and careful selection of type and structure is vital to ensure you are safely covered, and not paying too much for what you do have.

If you'd like a review, or simply a chat about a question you may have – simply ring reception and ask to see Iain Wilkinson OR you can send him an enquiry you have or call him directly on 07 4927 7333