



INSURANCE PHILOSOPHY

with

WEALTHPARTNERS



Our Beliefs

We

We are passionate about ensuring the goals you have set and are working towards can still be achieved in the event of unforeseen circumstances, including death, temporary or permanent disablement.

Our role is to give you peace of mind by assisting you build a sustainable risk management plan and reviewing this regularly.

Our Approach

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Our approach involves identifying key risks and implementing an appropriate cost-effective and tax efficient solution to meet these contingencies.

Our role is to identify the insurance plans with appropriate features and benefits and necessary levels of cover, whilst at the same time balancing your competing priorities and the length and period of time that you require the protection.

Our risk protection plans, solutions and strategies are not “one size fits all”, but rather are unique, and based on your personal circumstances, which ensures greater suitability between you and the plan recommended.

We take a consultative and strategic approach to recommending protection that takes into account your situation, your needs and most importantly your objectives.

Specific factors we consider include, determining how much cover you need, managing or clearing debts, child care and/or education costs, potential medical care and rehabilitation costs and replacing income to meet general living expenses.

Our Solutions

Types of Cover

- > Life
- > Total & Permanent Disability
- > Critical Illness or Trauma
- > Income Protection or Salary Continuance
- > Business Expenses

Once we have determined the type and level of protection you need, we will review your existing insurance plans to identify any gaps, or instances of under or over insurance.

We will not just review the features and benefits of the plan, but the terms and conditions of the contracts, taking the time to help you understand them.

In recommending new or replacement cover, WealthPartners have relationships with some of the country's largest insurers so we can select appropriate leading plans from a broad range of insurance companies.

We only recommend reputable insurers that meet strict criteria surrounding their underwriting process, features and benefits, credit rating and importantly, claims experience.

To ensure the recommended sum insured can be achieved, we consider different ownership structures, and their taxation implications. We then evaluate the merits of different payment structures relative to the amount of time you may require the protection.

We also consider the impact of insurance held in superannuation and the long-term effect of the insurance cost on your retirement savings. Where possible we develop strategies to mitigate any impact.

We take the time to explain death benefits, how are they taxed and distributed, depending on who you wish to nominate.

Our Services

Needs Assessment

Based on the information you have provided we will identify the insurance plan with appropriate features and benefits and necessary levels of cover, whilst at the same time balancing your competing priorities and how long you need to retain cover.

Written Recommendations

We provide a written recommendation including comparison reports based on features and costs.

Application & Underwriting Process

Having agreed to implement our advice, WealthPartners will handle all of the administration and applications process for you on your behalf.

We are firm believers in underwriting at application where the insurer will evaluate your personal circumstances upfront to decide how much they will cover you for, how much you should pay for it, or whether even to accept the risk and insure you.

The underwriting process can be a daunting experience, With our help we will aim to make this process as seamless as possible.

Ongoing Review Service

At your review, or on an as-needs-basis, we will discuss your progress towards your goals and the potential impact any changes in lifestyle or circumstances may have on the appropriate level of your insurance cover and/or the insurance policy.

We will also review your insurance policy on an ongoing basis comparing it with the latest products available in the market with the aim of reducing premiums, and/or providing access to new features and benefits that may be appropriate in meeting your needs.

We can answer any questions you may have resulting from communications with your insurance providers.

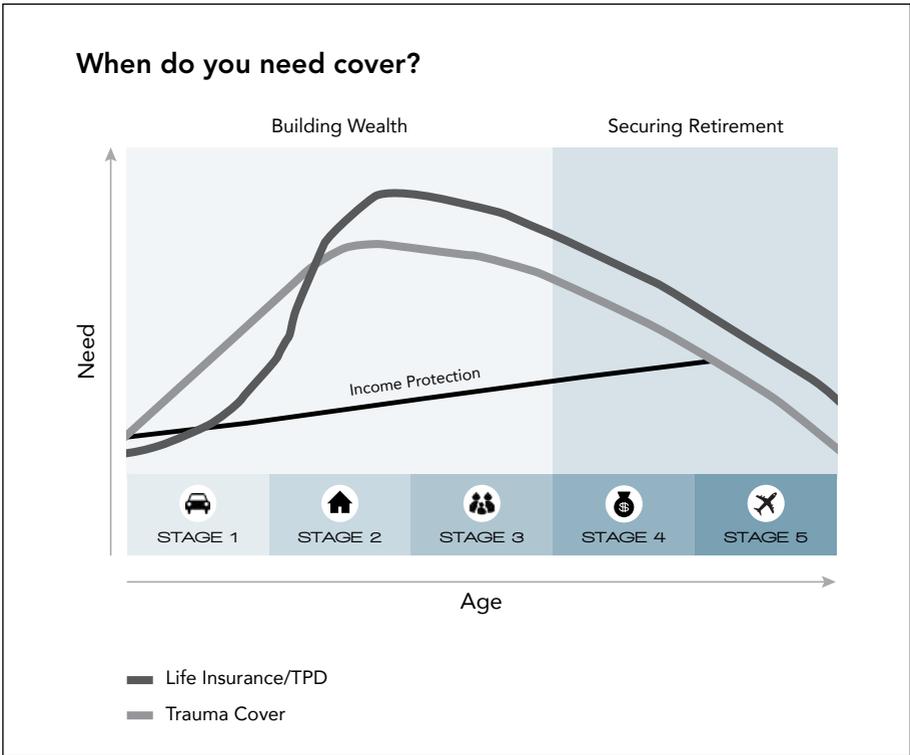
Claims Service

Should the need arise for a claim, we will work with you and the insurer to ensure this process is smooth.

Cost of our Advice & Services

The costs involved in preparing, recommending and implementing this service are agreed upfront between you and your adviser.

Appendix



WealthPartners Financial Solutions Pty Limited (ABN 92 132 926 017), are Authorised Representatives and Credit Representatives of AMP Financial Planning Pty Limited, Australian Financial Services Licensee and Australian Credit Licensee.

Important Information: This brochure contains information that is general in nature. It does not take into account the objectives, financial situation or needs of any particular person. You need to consider your financial situation and needs before making any decisions based on this information.

The background of the page is a solid teal color with a repeating pattern of white line-art icons. These icons represent various financial and business concepts: hands holding stacks of money, hands holding a single dollar bill, hands holding a house, hands holding a flower, hands holding a clock, hands holding a pen, hands holding a document, hands holding a sun, hands holding an umbrella, hands holding a coin, and hands holding a plant. The icons are arranged in a grid-like fashion across the entire page.

Contact us

(02) 9955 1988

mail@wealthpartners.net.au

Level 8, 68 Alfred Street, Milsons Point NSW 2061

www.wealthpartners.net.au