

Personal INSURANCE

Ask Financial Lifestyle Solutions for professional advice on...

Investments & Superannuation

- Account Based Pensions
- Personal Superannuation
- Employer Sponsored Superannuation
- Super Consolidation & Rollovers
- Annuities
- Self Managed Super Funds
- Lump Sum Investments
- Gearing
- Savings Plans

Insurance

- Income Replacement
- Business Expenses Insurance
- Life Insurance
- Total & Permanent Disability
- Trauma / Critical Illness Insurance

Strategic Advice

- Estate Planning
- Centrelink Assistance & Guidance
- Total & Permanent Disability Claims
- Permanent Incapacity Claims
- Aged Care Planning
- Transition to Retirement Planning



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consider your individual circumstances or needs. Do not
act until you seek professional advice and consider the
Product Disclosure Statement.



FINANCIAL LIFESTYLE SOLUTIONS

Personal INSURANCE



Personal insurance can assist to ensure you and/or your family have the necessary financial resources available in the event of an unfortunate medical circumstance such as illness, disability or death. It covers policies for:

1. Life Cover
2. Total and Permanent Disability
3. Trauma or Critical Illness
4. Child Cover
5. Income Protection

The following is a brief description of each form of insurance that can be provided. Each type of insurance has certain limitations and benefits associated that are quite often particular to each individual contract. The following definitions are to be considered a brief summary only.



Life Cover

Life Cover provides a lump sum benefit payable upon your death. When the benefit becomes payable, it is normally paid tax free to your dependents or your estate. This lump sum could be used to pay back debts and/or provide a lump sum that can be drawn upon to create income, and so help your family maintain their current lifestyle.

Total & Permanent Disability (TPD)

This form of insurance is normally available as an optional benefit on a Term Life or Trauma policy or as a stand alone policy. The benefit is a lump sum paid if you become Totally and Permanently Disabled.

You must be disabled to such an extent that you are unlikely to ever engage in:

- > Your own occupation
- OR
- > Any occupation

Many of the features of Term Life Insurance will apply equally to TPD, the sum insured is payable in the event of TPD and is generally restricted to being no more than the death benefit. The lump sum could be used to help pay for debt reduction or elimination, income generation and all other facets of permanent disablement.

Trauma or Critical Illness Cover

This form of insurance is available as an optional benefit on a Term Life insurance policy or as a stand alone policy. A trauma payment is likely to be paid should you suffer any of the covered conditions. This could include, but is not limited to: heart attack, stroke, cancer, paraplegia, multiple sclerosis, Parkinson's disease, chronic liver, lung and kidney disease and many more.

Child Cover

Child Cover will provide your family with a tax free lump sum if one of your children suffers with a serious illness. These funds can be used to pay for medical expenses or to enable you to seek the best medical advice whether interstate or overseas. In addition it can provide you with the ability to reduce your hours at work or cease work completely for a period of time so you can spend time with your family during a very difficult time.

Income Protection

Details are provided in a separate brochure.