

NEVER SAW IT COMING

If there's one thing that's certain in life, it's uncertainty. Think about yourself ten years ago, and how your life has since been shaped by unexpected events, both good and bad. The future can change in an instant. That's why it's so important to protect your income, your business and your family's lifestyle, should the unexpected occur.

At Perpetual Private, we understand that you and your family have varied, unique and often complex needs. When it comes to protecting all aspects of your life, your Perpetual Senior Risk Adviser invests time understanding your specific situation and goals. In collaboration with you, we tailor a personal protection plan that complements your overall financial situation.

As we've done for generations of Australians, we work in your best interests, giving you peace of mind that you and your family will be looked after, during your lifetime and beyond.

HOW WE WORK WITH YOU

- You will have a dedicated Senior Risk Adviser to support you every step of the way.
- You can be assured of personalised, high-quality insurance advice.
- Your adviser will contact you annually to offer a review, which ensures your protection plan is up to date and relevant, and that you still have access to the right cover via the best available products.

"I cannot express my gratitude more highly for the way my claim was handled. My adviser was empathetic to my needs and very professional.

Without the financial assistance that I received, it is likely that my business would have failed, and most certainly I would have had to sell my house."

Perpetual client of 10 years

- We help you manage the claims process, ensuring you receive any benefits you are entitled to in a timely manner. That gives you confidence in the outcome of what is almost always a very stressful time.



KEY BENEFITS



Personal Advice

Tailored for you, with an understanding of your unique requirements



Appropriate Cover

The level of cover, the policies and the products that are right for your circumstances and requirements



Dedicated Adviser

A single point of contact who knows you, your needs and your family



Claims Managed For You

Remove the burden from you and your family

ADDITIONAL CONSIDERATIONS FOR BUSINESS OWNERS

As a business owner, you put your heart and soul into your business. Protecting yourself and your ability to earn an income is essential, especially if you have a family depending on you. Succession planning is about looking at a range of future alternative paths and putting a plan in place.

YOUR PROTECTION PLAN IS TAILORED

- To ensure you receive the right level of cover, policies and products for your circumstances and requirements.
- To suit your occupation, taking into account any specific risks.
- To best combine any group cover you may have with personal cover to ensure the right outcomes for you and your family.

SOLUTIONS TO COVER ALL YOUR NEEDS

FOR INDIVIDUALS AND FAMILIES			
TYPE OF INSURANCE	WHAT IT COVERS	WHAT YOU RECEIVE	HOW YOU CAN USE IT
Life Insurance	Paid on death or terminal illness.	Lump sum payment	Cover your mortgage, funeral expenses and other debts in the event of death or terminal illness. Can provide your family with ongoing income.
Total & Permanent Disability	Paid if you are permanently incapacitated.	Lump sum payment	Cover your debts, alterations to your house, specialised equipment or ongoing care in the event of permanent disablement. Can provide your family with ongoing income.
Trauma Insurance	Paid if you suffer a 'trauma event' from which you may recover.	Lump sum payment	Pay out-of-pocket medical expenses, including surgery and treatment, and fund time off work to help your recovery.
Income Protection	Paid if you are unable to work for an extended period of time, due to illness or injury.	Monthly payments	Cover up to 75% of your income to help pay your day-to-day bills if you are unable to work for an extended period of time due to illness or injury. Provides your family with ongoing income.
FOR BUSINESS OWNERS			
TYPE OF STRUCTURE / INSURANCE	WHY YOU NEED IT	HOW YOU CAN USE IT	
Buy-Sell Agreement	To protect you and your family if you have equity in a business you own with other people e.g. a partnership arrangement.	The remaining owners will be able to acquire your interest in the business in an orderly manner if you die or become disabled. You or your estate/dependants receive adequate financial compensation.	
Key Person Insurance	Insulates the business from loss of revenue and extinguishes business debt on the death or disability of a principal or "key person".	Offset a reduction in revenue and cover the costs associated with finding and training a suitable replacement. Pay back loans if they are called in by the bank (for capital purpose).	
Business Expense Cover	Paid if you are unable to work for an extended period of time, due to illness or injury.	Covers the regular fixed operating expenses of your business if you are unable to work in your business.	

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MORE INFORMATION

Perpetual Private 1800 631 381
Email perpetualprivate@perpetual.com.au
www.perpetual.com.au/advice

