

## Our Protection Philosophy

Life is unpredictable. Even when you are careful, you can't always prevent serious illness or injury. What you can do is make sure that – if the worst happens – you and your family have the financial security you need.

### We believe ...



#### Life is unpredictable.

We know this because unfortunately we have friends, family, colleagues and clients who have been affected by serious illness or injury.

It can happen to anyone, so every Plan A needs a Plan B so you can ensure you and your loved ones have the financial means to continue to fulfill the plans you made together.

**You can't control the future, but we can help provide peace of mind.**



#### You need a safety net.

Insurance is about providing for yourself and your family if something unexpected happens, so we focus on protecting your lifestyle, not just debt.

Protecting your household income is one way to ensure that you and your family are covered for the future, not just current financial obligations.

To make sure that you get the right cover, we 'stress test' your circumstances to identify what you may need if certain events occur, and review your cover each year to make sure it's still right for you.

**You will know that you have the right cover for you and your family.**



#### In having financial security when you need it most.

We don't believe in over-insurance; we believe in providing what is right for your situation. Your protection plan needs to be affordable today and in the future, so we will help you find a premium that fits with your cash flow.

**You will always know that you are paying for what you need.**



#### You want confidence that claims will be paid.

We select insurers who:

- Are AA rated with financial strength & longevity
- Conduct upfront underwriting so there are no surprises if you need to make a claim.

**We will be there to help you navigate the process if you do need to make a claim.**

## Turning our philosophy into practice

It's important that you consider how you or your family would manage your financial situation if something went wrong. There are three key events that could stop you from earning an income or continuing your current lifestyle.



### Temporary disability

If you were diagnosed with a serious illness what would you want?

- Your current income paid to you while you recovered?
- The funds to pay medical bills?
- A carer to look after your children?



### Permanent disability

If you were permanently unable to work due to a serious accident, what would you want?

- Your current income paid to you so you could maintain your current lifestyle and plans for the future?
- The funds to pay for medical care?

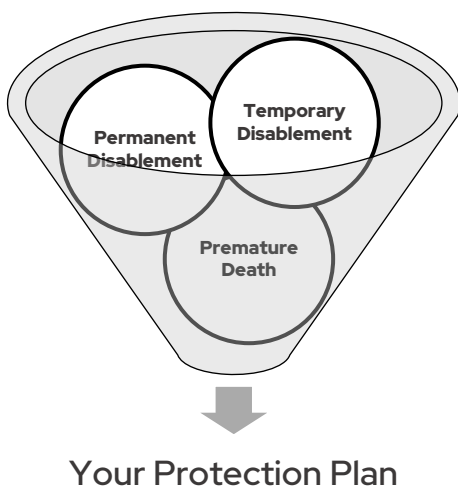


### Premature death

If you were to die prematurely would you want your loved ones to receive an income so they could maintain their current lifestyle?

## What's your financial protection plan?

No single insurance policy can cover you against all life's eventualities. To create the protection plan that's right for you, it makes sense to consider a combination of cover.



#### Critical Illness cover

Helps protect your finances by paying a lump sum of money if you became critically ill (e.g. heart attack or cancer). This allows you to concentrate on getting yourself back on track.

#### Total & Permanent Disability cover

Offers financial security by providing you with a lump sum benefit if you suffer a total and permanent disability and can't earn an income again.

#### Income Protection cover

You can replace up to 75% of your regular income if you can't work due to illness or injury. This means you can concentrate on recovering and getting back to work.

#### Life cover

Helps your loved ones maintain their financial position should you pass away by providing them with a lump sum of money.

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