

Protect your most valuable asset

At Power2, we appreciate that selecting a firm to entrust with your accounting, financial services, business development and mentoring requirements is an important decision, intensified by rapid economic changes, increases in competitive pressures, and resource availability.

With our holistic approach, our professional team of **accountants** and **financial planners** are here to help you to make **good financial decisions every day.**

Contact us for a no obligation discussion.

This information is general advice only and does not take into account your personal objectives, financial situation or needs. Before acting on this information you should consider the appropriateness of the information in light of your own circumstances. When deciding whether to acquire or continue to hold a financial product, you should first obtain and consider the Product Disclosure Statement, which can be obtained from your financial adviser or directly from the product issuer.

Information current at time of writing.

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You may be surprised to learn that your most valuable asset is probably you!

What would happen if you couldn't work? How would your family cope without your income and for how long?

Not a very bright prospect to think about, we know, but by addressing it now, you can rest assured that if something did happen, you and your family would be able to cope financially.

Just think about some things that would still need to be paid for if something happened to you tomorrow:

- Mortgage
- Credit card debt
- Your children's education
- Food and everyday expenses
- Household bills
- Holidays
- Your car loan

It all amounts up, doesn't it!

Take the first step today by talking to one of our advisers. They will be able to guide you through the process and help you decide on a policy that suits your circumstances and your pocket.

Taking steps now to protect your family will give you peace of mind.

Did you know?

A recent survey¹ found that many Australians would be in financial peril if they were out of work for more than three months.

- 39.4% said they would have to mortgage or re-mortgage their home.
- 32.4% said they would have to downsize their home.
- 28.3% said they would be forced to move in with family or friends.

The estimated life underinsurance gap in Australia is around \$669 billion².

1 in 5 men and 1 in 7 women will suffer a critical illness by age 64.

Income protection insurance held directly is usually tax deductible.

Some insurances can be held inside your superannuation fund, thus freeing up your personal cash flow. For example, life insurance.

¹ Source: August 2012 CoreData survey, commissioned by Comminsure, of 1,078 Australians aged 18 or over.

² Source: Rice Warner report on Underinsurance in 2011.

