

# WHAT IS YOUR IDEA OF "WEALTH CREATION"?

For some people it's just property, assets, paying off debts while others include Superannuation, managed funds or shares.

These are all tools to help create wealth and achieve financial goals.

The trouble is, no one likes to talk about insurance. It is easy to think "it will never happen to me". But the very reason we don't want to think about

it is the reason we should. We have to know that whatever happens we will be able to take care of and protect our families, business partners and our financial goals.

That means planning ahead and leaving nothing to chance. You need to ensure you have a solution in place to combat any unforeseen events. Insurance is a contingency plan. Insurance can take care of the "What if's".

## We can work together with you to protect your wealth creation plan and meet your goals.

Ask yourself - who relies on you financially? Your partner, children or siblings? Your untimely death or serious illness could have a significant impact on your families situation, especially if your income is used to repay the mortgage and support your family.

Insurance won't necessary protect your family from emotional stress; however it can help reduce the financial burden.

Life covers pays a lump sum upon death or terminal illness.

Trauma cover provides a lump sum in the event you suffer one of a comprehensive list of medical conditions, including heart attack, stroke and certain cancers.

Income Protection is aimed at providing you with a replacement income if you are unable to work due to sickness or injury.

Your Business Expenses can also be covered under a separate plan.

**Contact us now and arrange an assessment of your individual circumstances and we can provide an obligation free recommendation for your peace of mind.**

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