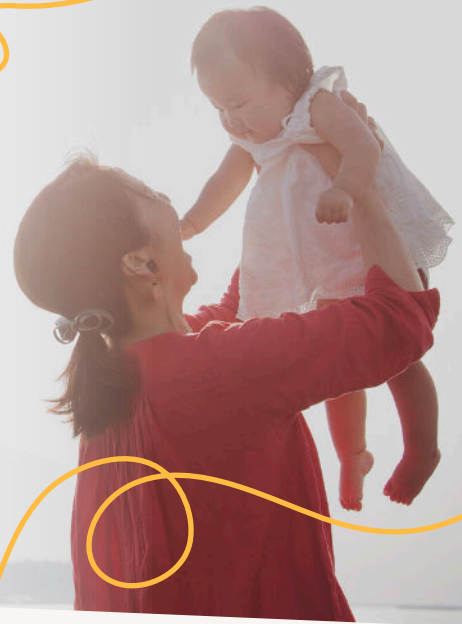


Apt.

WEALTH PARTNERS

Wealth Protection



Are you protecting your **family and your future?**

Financial plans typically assume you will continue to have a healthy income over the course of your career, enabling you to grow your finances and plan for the future. But life is unpredictable, so what happens when injury or illness gets in the way?

Most Australians would not consider leaving their house or car uninsured, yet many leave their greatest asset – income – open to considerable risk. If you are not protecting your wealth, unexpected events could put your future in jeopardy.

Underinsurance can be devastating

Most insurance mistakes come from one misperception – ‘it won’t happen to me’ – but when it does happen, loss of income can be devastating. Avoiding these pitfalls could be make-or-break for your future.



Insufficient insurance to maintain lifestyle



Relying on inadequate superannuation cover



Assuming workplace insurance is enough

Protect what matters

If you lost your income, what would be at risk? Your home? Your children's education? Your family's lifestyle? Your retirement plans?

The impacts of income loss can last well into the future. Sixteen million Australians are underinsured, and less than half have enough life cover to maintain their family's standard of living in the event of their death.*

The right cover is more than a safety net – it's an investment in your future and your family.

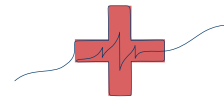
We can assist you with:



Life and income protection insurance
asset structuring and risk



Total and permanent disability
(TPD) shaping legacy



Critical illness

Why partner with Apt?

1 WE TAKE THE TIME TO UNDERSTAND YOU

We will take the time to understand your goals for today and the future, identify your financial risks, and deliver a clear, concise and tailored wealth protection plan that will provide you, your family and/or your business with the appropriate level of protection.

2 INVEST IN EXPERIENCE

Our risk advisers have more than 50 years' combined experience in the insurance industry. By specialising in areas of risk protection, our advisers have grown their skills and expertise beyond the generalist financial planning market. We can provide the targeted, expert advice you need to have confidence that your future is in good hands.

3 WE'RE IN IT FOR THE LONG TERM

We pride ourselves on the long-term relationships we build with our clients. We are with you to implement your insurance policy, but more importantly, we'll be with you to liaise with the insurance company and take some of the stress away from you or your family if you need to make a claim.

*Figures quoted from Underinsurance in Australia, Rice Warner, 2015

Disclaimer

The information provided in this publication does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. Apt Wealth Partners (AFSL and ACL 436121 ABN 49 159 583 847) and Apt Wealth Home Loans (powered by Smartline ACL 385325) recommend that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

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