

A photograph of a sandy beach at sunset or sunrise. In the foreground, an orange life preserver with white stripes is hanging from a wooden post. The ocean waves are visible in the background under a clear blue sky. A blue triangle graphic is on the left side of the text.

Hope for the best and make plans for the worst

**Protecting you and your family
against the unexpected**

A person is skydiving with a large, multi-colored parachute. The parachute features a rainbow-like pattern with segments of red, orange, yellow, blue, and purple. The skydiver is positioned below the parachute, and the background is a bright blue sky with scattered white clouds.

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Did you know
almost half (45%)
of all Australians
will experience
a mental health
condition in their
lifetime.

Hope for the best and make plans for the worst

**It'll never happen to me... You've heard it before.
You're probably guilty of thinking it, too.**

However, unless you have a crystal ball, you need to assume that it CAN happen to you.

Because the perils of life's unexpected moments can strike anyone at any time. No matter how old, fit, healthy or careful you are.

Although we can't control what happens, we can help you pre-empt, prepare and protect against unnecessary risks by answering questions like:

- 1** How would we pay the bills, if we got sick or injured and were unable to work?
- 2** How would we continue providing for our family, if we were to pass away?
- 3** How would we make ends meet, if we could never work again?

Most people take out insurance on their health or material possessions. But they forget to protect their single most important asset – their income.

We've seen too many families faced with avoidable situations of near financial ruin - situations that led to painful choices like selling the family home and moving from their beloved neighbourhood, pulling the kids out of private school, cancelling the long-awaited dream holiday, and simply sacrificing the enjoyable things in life...
...all because their bank account ran dry.

How would you feel if you had to make such changes, knowing it didn't have to be that way?

If only you had planned ahead.

That's where insurance steps in.

It's the parachute that you may not need, but want to have, just in case you have to jump.



Shielding you from the storms that can hit without warning

You hope for the best, but plan for the worst.

Insurance can help:



Remove unwanted surprises and create greater financial certainty, should you ever need it.



Maintain a reliable income stream, even if you're struck by sickness, injury or death.



Pay your bills, debts, medical costs, school fees, everyday living expenses, or even just maintain the standard of living you're used to.



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When you're caught up with a growing family, you don't have time for anything else. But with the right advice, we finally felt like everything was going to be OK.

Dianna (51) and Rahmy (53)

It's your needs, today and in the future, that determine what's best for you.

The right amount and type

There's no 'one size fits all.' The right amount and type of cover is designed to ensure you remain in a solid financial position before and after any unexpected setbacks.

Cost effective and affordable

Adequate cover should be affordable.

There are many ways to structure your cover and thousands of policies available to protect your family in a cost-effective way.

Plug any gaps

Having existing insurance in place is a good starting point, however it's important you know exactly what you're covered for and if there is a shortfall, we need to top it up.

Helping you get covered properly

Many people don't fully understand, nor are they prepared for the emotional and financial implications of potential life disasters.

Ask yourself: "What would you do if you or a loved one was suddenly struck with illness or debilitating injury?" Setting up Personal Insurance is a way of taking control and providing options when life throws a curly.



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One in two Australian men and women will be diagnosed with cancer by the age of 85.

Source: TAL Life Insurance claims paid 2018 blog April 17, 2019.
www.tal.com.au/slice-of-life-blog/life-insurance-claims-2018-infographic

This involves:

1

Pre-empting what's important

It's about assessing your life, as it is now, and how you wish it to be in the future.

Being clear as to who you need to care and provide for and for how long?

Understanding your financials, including what you own, what you owe, what you spend and what you save.

2

Preparing the right cover

Based on your answers, we determine what cover you need, crunch the numbers, explore the different policies and options and find the best solution for your budget.

We navigate you through the application and underwriting process and help you understand the benefits so there are no surprises when it really matters.

3

Protecting you at all cost

Just like getting your car serviced or undergoing a routine health check, it's important to review the amount you're covered for at least once a year.

Changes to your personal, financial, work or family situation can have an impact on the suitability and affordability of your cover. With the ever-changing insurance options available, it's prudent to stay one step ahead. And if you need to claim, we're in your corner.

With one call, we'll take care of your claim and ensure you're paid what you're entitled to as soon as possible, without any hassle.

Different ways to protect you, no matter what happens

There are different types of policies designed
to cover all your bases.

Insurance helps ease your mind and sleep soundly at
night knowing that you and your family will be looked
after if your “what if” becomes an “oh-no.”

Can you afford not to be covered?

At Delta, we can help you Pre-empt. Prepare. Protect.



Income protection

Maintain an income, even when you're not working.

If you get sick or injured and are unable to work for 3 months, a year, or even longer, income protection can keep the money coming in at up to 75% of your income, so life doesn't stop just because you have.

Total & permanent disability insurance

Easing the financial pressure if you become totally or permanently disabled.

TPD insurance provides you with a lump sum payment in the event that you were considered medically unfit to ever work again. The payment can contribute to rehabilitation costs while allowing you to maintain your everyday living expenses.

Life insurance

Easing the financial burden for any loved ones you leave behind.

If life takes you before your time, life insurance can provide a lump sum payment for your loved ones, so they're not left struggling to make ends meet. You can keep providing for them, even if you're not around.

Critical illness/trauma insurance

Protecting yourself financially if struck down by a debilitating illness.

In the unfortunate event that you were afflicted with a critical illness or condition, such as cancer, stroke, or heart attack, critical illness (or trauma) insurance provides a cash injection to aid you on your path to recovery, by paying hefty medical expenses whilst also servicing your other financial commitments.

Business insurance

Providing options to protect the interests of your business.

Business insurance is designed to manage the various risks of owning and operating a business. No matter what happens, your asset, and the income it provides, are protected. It can offer you options in case of illness, injury or death of a key person and can even cover you in cases of a planned or unplanned change of ownership.



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Mike and his team
were amazing from
the moment we met.
His service was 1st class.

Jeremy Wiesner

Protecting the interests of your business

If you own a business, it's important to think about what'll happen if you or your business partner dies, become disabled or suffers from a terrible trauma. Who'll take over control and ownership? Who'll pay for it, and how?

One option is Buy/sell insurance.

It helps your family hold on to the equity you've built and provides money for your business partners to buy you out, without having to get a loan.

Here's how it works.

Fred and Barney own the award-winning Steak House down on Pebble beach. Their business is worth around \$1 million dollars. It's their biggest asset and source of income, for both of their families.

One tragic day, Fred went out to buy supplies and never made it home. He had an unexpected heart attack, which at age 53 took everyone by surprise.

Barney therefore had to find half a million dollars to buy out Fred's share of the business. Money, he didn't have. However, because they had buy/sell insurance, Barney didn't have the stress of getting a loan, it was covered by his insurance.

There were a number of tricky details to work out, including income tax and capital gains tax issues, but with the help of their advisers, they got it all sorted.

Fred's wife Wilma got paid for his share of the shop. She used the money to pay off their mortgage and look after their kids. One less worry at a very emotional time.

And Barney now owns the business outright.

This is just one example of the many options available to protect the interests of you, your family and your business.



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