

# Mad About Life - Taking Care of You and Your Family

It's important to protect ourselves and our loved ones. Financial protection comes in a number of forms, depending on your circumstances.

In some situations, you may be able to self-insure with personal investments, assets or savings.

At Mad About Life, we can help you to find the best way to manage your financial risks and our advice also covers the following protection.

## Income protection insurance

Income protection insurance is designed to reduce any financial stress by paying you a monthly benefit if you are injured or ill and unable to earn your usual income.

## Critical Illness insurance

Critical Illness insurance (also known as Trauma Cover) is a tax-free lump sum that is payable to you if you are diagnosed with an insured medical event such as cancer, heart attack or stroke. This cover is designed to assist with the large medical costs and other expenses associated with serious medical events.

## Child Cover

Child cover is an option available under Critical Illness insurance that provides a tax-free lump sum in the event that your child suffers an insured children's medical event, death or terminal illness. If any of these things happen to your child, the additional financial support means you'll have the opportunity to care for them without the added financial stress. The cover may also provide additional funds for medical costs.

## Business Expenses Insurance

Ideal for those who are self-employed, Business Expenses insurance is a monthly benefit that covers fixed business costs if you are injured or ill. You won't have to worry about your business expenses being paid whilst you recover.

## Life Insurance

Life insurance pays a lump sum benefit in the event of your death and can be used to cover funeral costs, debts and living expenses for your family, or replace your income. These funds can also be used to provide for children's education or provide a legacy to someone close to you.

## Total Permanent Disability (TPD) insurance

TPD insurance covers you in the event that you become totally and permanently disabled and are unlikely ever to work again. Whether it's due to sickness or injury, this lump sum benefit can provide the funds required to pay debts, cover medical costs and rehabilitation. It may also provide for your family and replace some of your family income.

## More than just insurance

There is often more to a financial plan than insurance.  
Luckily, we can help with that too.

## Superannuation

If managing your super isn't as easy as you'd like it to be,  
we can assist with the following:

- **Reviewing your existing superannuation fund or offer advice on new funds**
- **Consolidating your super and find any lost super**
- **Provide contribution and investment strategies**
- **Update your nominated beneficiaries**
- **Review any insurances held within your super**

## Estate planning

Do you have a Will in place? Is it up to date? We can help you, by getting the right legal documents in place, such as Wills, Powers of Attorney, Powers of Guardianship and Testamentary Trusts. You can be confident that the right people will receive the right amount of money, at the right time.

### *What now?*

**To book in for a complimentary Risk Review,**  
Please call us on **0415 919 109** or  
**email [jodie@madaboutlife.com.au](mailto:jodie@madaboutlife.com.au)**



**For risk advice tailored for YOU.**