

Did you know?

- Two out of five people will suffer a critical illness before they reach 65.
- More than 60% of cancer patients will survive more than five years after diagnosis.
- 1 in 2 men and 1 in 3 women will be diagnosed with cancer before the age of 65.
- Heart disease kills one Australian every ten minutes.
- 1.4 million people are prevented from living a full life because of a disability caused from Cardiovascular disease.
- 60% of stroke survivors are under the age of 65, live at home and suffer from a permanent disability.

To understand your personal risk insurance needs the question to ask yourself is:

If something happened to me how would my family survive financially?

Contact us

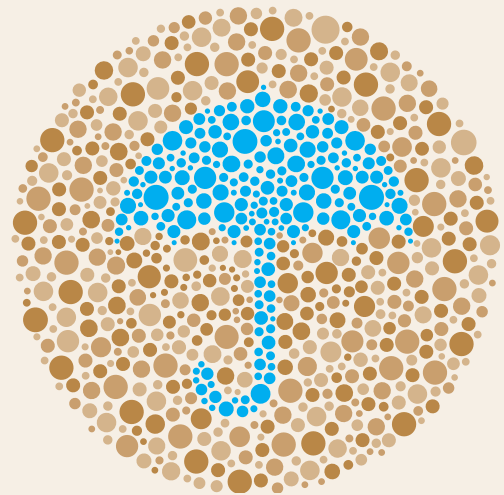
To arrange for a confidential discussion of how MGD Wealth can assist you please contact us on (07) 3391 5055 or email advice@mgdwealth.com.au.

Disclaimer: This publication contains general information only and is not intended to constitute financial product advice. Any information provided or conclusions made, whether express or implied, do not take into account the investment objectives, financial situation and particular needs of an investor. It should not be relied upon as a substitute for professional advice.

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See the importance of
Personal Risk Insurance

At MGD Wealth we understand that years of hard work and prudent investment are the source of your wealth. Our Personal Risk Insurance team has the expertise to protect your income and wealth against loss, in the event of death, accident or illness.



Clarity gives you certainty.

We will design a personalised strategy to ensure your future and the future of your loved ones. We view risk protection as a cornerstone component to any successful wealth management strategy and as a specialist in tailored wealth management solutions, we undertake detailed consideration of risk mitigation strategies that will enhance the preservation of our client's wealth.

A thorough wealth management plan for the future requires a close examination of all aspects of your financial affairs. For those who own a business or have accumulated significant assets there are complex issues that should be considered.

Through our comprehensive approach to wealth management, we will undertake a complete review of your risks and liabilities taking into consideration your lifestyle needs and personal goals. We will evaluate your existing insurance covers and also compare them with a select range of premium products and providers, taking into careful consideration any tax, regulatory or legislative issues.

Our aim is to provide you with a financial risk mitigation plan (reviewed regularly) that will service both your existing needs and long-term lifestyle objectives. As a core component of our Total Wealth Management solution our specialist risk service will provide you with a strategy to protect your assets and your family from the unexpected so that you can enjoy your life and live with certainty.

Our Risk Protection Solutions.

Term Life Insurance

Pays out upon the death of the life insured to a nominated beneficiary or their estate. Life Insurance can be used to payout debts, provide ongoing income to your family, or to cover funeral and other expenses.

Total and Permanent Disability (TPD) Insurance

Provides a lump sum payment in the event that you are permanently unable to return to work.

Trauma Insurance

(Sometimes referred to as Crisis, Living or Recovery Insurance) Is a lump sum payment in the event that you are diagnosed with a critical illness.

Income Protection Insurance

Your ability to earn an income is your single most important

financial asset. Income Protection Insurance will insure this asset, providing 75% of your gross income up to the age of 65 if you cannot work due to injury or illness. With some preferred product providers we can now arrange cover up to age 70.

Business Expense Insurance

Specifically applicable to business owners, Business Expense Insurance will cover regular fixed operating expenses incurred, if the business owner is not able to work due to injury or illness.

Buy-Sell Agreements/ Key Person

For people in business, these arrangements can protect your interest in the business should you or your business partner/s or key people suffer death, permanent disablement, or major trauma.

The MGD Wealth difference

MGD Wealth advises our clients on a full suite of products encompassing all insurance options tailored to their personal needs.

Importantly, we have no ownership links to any Insurance Product providers and we operate under our own Australian Financial Services Licence. This ensures we take a no compromise approach in the selection and recommendation of the preferred insurance products that underpin your Personal Risk Protection Plan.

During this process we equip you with all the information necessary to make a balanced and informed decision about your Risk Protection Plan.

Giving you clarity

At MGD Wealth once we have reviewed your insurance policies we compile them into a comprehensive and easy-to-understand insurance portfolio with all the essential information and detailed explanations of what to do in the event of an emergency.