

Could your business survive without you?

Think what would happen if you, your business partner, or one of your key employees couldn't work because of sickness or injury.

- » Could the business keep running?
- » How much revenue would your business lose?
- » Could you afford a replacement?

Then consider the long-term viability of your business.

- » Could you repay the business debts?
- » Could you, or your business partner, afford to buy each other out?
- » If you needed to sell the business, would you be able to find a buyer?

And what about your family?

- » How would they replace your lost income?
- » Could they afford the mortgage repayments?
- » How long would the family savings last?

Get the cover you need

To make sure you have the right cover, in the most tax and cost-effective structure, I encourage you to make an appointment with my office.

Together we can go through your personal and business circumstances, and come up with a plan that's suitable for you.



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Who's got you covered?

Insurance for the small business owner



Small business. Big risks.

When you run your own business, a lot rests on your shoulders.

Business debts, running costs, employee wages – they all depend on your ability to keep working.

Then there's your household expenses. And, most importantly, your family.

With your family's financial security so closely linked to your business, you need to think about what would happen if something happened to you.

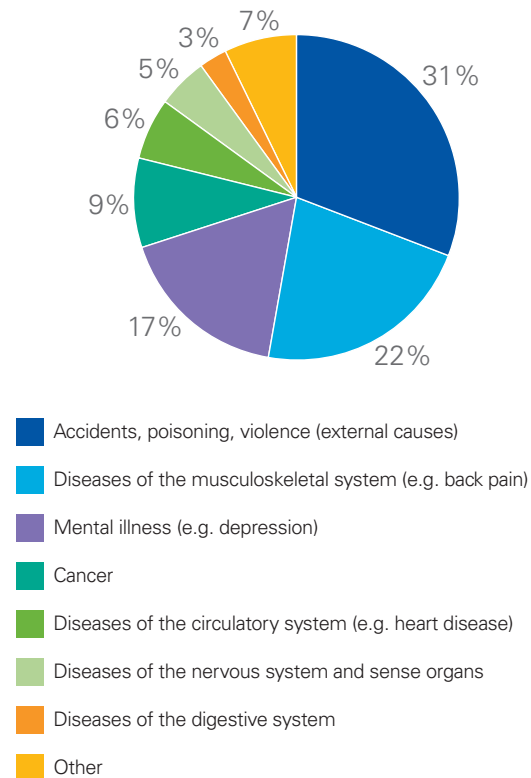
You need a plan that covers it all.

- Cover for you**
- Cover for your business**
- Cover for your family**

It could happen to you

Sickness and injury can strike at any time. You only have to know someone who's been struck down by a sickness or accident to know it can, and does, happen.

What are the reasons people claim?



Source: Income protection claims received by Asteron in 2010.

Strategies for your business...

- » **Debt repayment** strategies can help ensure your existing debts are repaid.
- » If a **key employee** dies or becomes totally and permanently disabled, an insurance policy can help cover the financial impact on your business.
- » To help you cope with a significant reduction in turnover, your **fixed business expenses** – like rent, non-income producing staff wages and electricity – can be covered.
- » By taking out life insurance on yourself and a business partner, you can ensure a **buy/sell agreement** is triggered if something happens to either of you.

your family...

- » You can protect your family's lifestyle by covering against the **loss of your income** – either on a temporary or permanent basis.
- » You can cover yourself, your spouse, and your children against **increased medical expenses**.
- » Personal **debt protection** can ensure your family is not left with unaffordable debt if you can't work again.

...and your wallet

- » You can often claim income protection and business expenses premiums as a **tax deduction**.
- » You may be able to take out lump sum Life and Total and Permanent Disablement (TPD) cover **inside super** – effectively reducing the cost of insurance by your marginal tax rate.