

Life and disability insurance



Five questions to ask

- 1) *Is insurance the best solution for you?*
- 2) *Are you paying for cover you don't need?*
- 3) *Will your cover adapt to your changing circumstances?*
- 4) *How cost effective is online insurance?*
- 5) *Who's putting your interests first?*

Mackellar – the right answers for your life insurance

Life insurance is about looking after people, so it requires careful consideration and the human touch. We'll meet with you in person and listen to your needs.

Sometimes insurance may not be the best answer — we'll let you know if there's a better way of managing the risk in your life.

We'll design specific insurance cover in the most cost effective way for you. You'll have everything you need and nothing you don't.

Regular follow-ups mean your policy will always keep up with your changing life.

All insurance has to be bought through an adviser. If you don't have one, the insurer appoints one. Whose interests will they look after? With us, your interests come first — always.

Over 30 years of experience

Mackellar has been looking after clients for over 30 years. Our clients come from all backgrounds, nationalities and occupations but they all have one thing in common — they need good advice and ongoing service. We believe in insurance for life — building up long term relationships with our clients far beyond their initial policies.

Contact Hank Van Gasselt to arrange an appointment
Call **02 9977 7444** or email **Hank@MFSLifeBrokers.com.au**



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How we'll work with you

- 1) We meet to get to know you and find out what your needs are.
- 2) Based on our conversation we'll design insurance cover specifically for you – but only if that's the best solution.
- 3) We present you with the cover, explaining the costs and making sure you understand all the important points.
- 4) If you're happy to go ahead, you sign the forms, make the payment and relax, knowing you're covered.
- 5) We'll check in with you at least once a year to make sure your insurance still meets your changing needs.



Key insurance products that might be suitable

Life Cover

This provides a lump sum payment in the unfortunate event of death.

Income Protection

This usually pays a monthly benefit as a percentage of your usual income if you have an accident, illness or major trauma. It's designed to ensure you can still pay your mortgage and other living expenses if you can't work.

Trauma (Critical Illness)

This pays a lump sum if you are diagnosed with a critical illness. Most major illnesses can be covered, including cancer, heart attack and stroke. It provides financial support when you need it most.

Total and Permanent Disability (TPD)

This offers a lump sum or regular payments if you are injured or become ill and are no longer able to earn an income. It means you don't have the added stress of financial worries in difficult times.

Funeral expenses

A death in the family is an emotionally challenging time, without the stress of covering funeral costs, unpaid bills and other expenses. This cover provides an immediate lump sum to ease the financial burden.

Contact Hank Van Gasselt to arrange an appointment

We're happy to see you at our offices or at a location more suited to you.

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Web **www.MFSLifeBrokers.com.au**



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