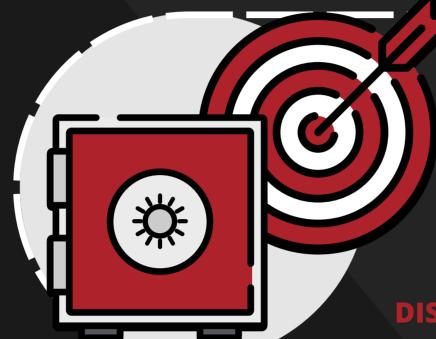


At MFM we believe that life insurance is a journey and not a transaction. That is why we insist on giving you a personalised view of your risk protection needs. Personal Risk cover is something that can be obtained in increments as your needs evolve. Even small adjustments to coverage over time can mean the difference between financial independence and financial hardship.





RISK PROTECTION REQUIREMENTS

Lifestyle Goals and Risks Assets and Liabilities Income and Expenditure Future Legacy Requirements

DISCOVERY DOCUMENT

EVALUATE EXISTING RISK PROTECTION

Document Existing Risk Protection Cover: Benefits Beneficiaries



SCHEDULE

Ownership



ASSESS AND IDENTIFY SHORTFALL AND SURPLUS

Death

Lump Sum Disability – own vs any Critical Illness

Income Protection – monthly benefit, waiting

period, benefit term, indemnity vs guaranteed

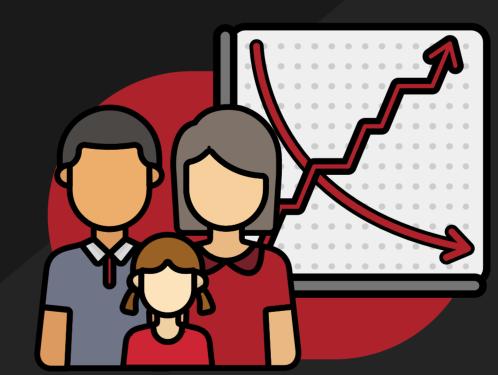
NEEDS ANALYSIS

OPTIMISED RISK SOLUTION



PRODUCT

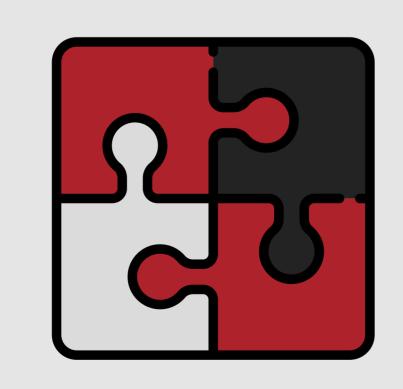
Research – (options, features, benefits, loadings, costs) Cost benefit analysis



FUNDING & OWNERSHIP

Stepped vs Level Monthly vs Annual Ownership Structure Beneficiaries

STATEMENT OF ADVICE



IMPLEMENTATION

Recommendations documented in Statement of Advice (SOA) Agree by completion of Authority to Proceed Service options Application forms processed Progress reporting

Risk Cover Implemented

PDS, INSURANCE SCHEDULE



Clarity, Insight, Partnership

My Financial Mentors Pty Ltd 02 8821 7090 myfinancialmentors.com.au