



You've found your dream home, now it's time to protect it.

Buying your house can be a daunting process, there are so many new things that you need to get sorted to get your new home.

We aim to make your life easy.

Insurance is funny, it's something that we know we need, hope we never use, and don't like paying for!

We'll go through the different options with you, and allow you to make decisions from an informed position.

Why should you have insurance?

Unfortunately, life happens and we can't control it. Insurance allows us the confidence that financially we'll be okay.

*The statistics to the right are the probability of suffering the listed events before age 65 based on a 29 year old employed male.

25%

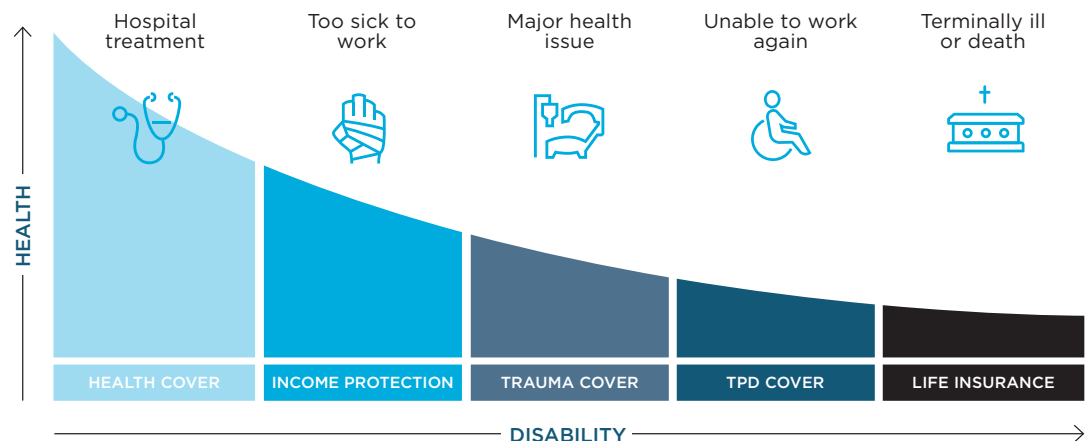
chance of suffering trauma or critical illness

chance for one person in a couple being disabled for 6 months

16%

What are your options?

Don't worry, we'll go through these with you to work out what is important to you, but this helps to explain how the different options fit in.

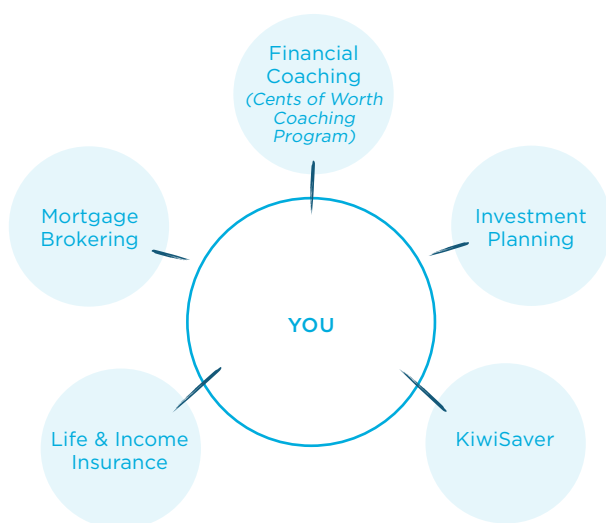
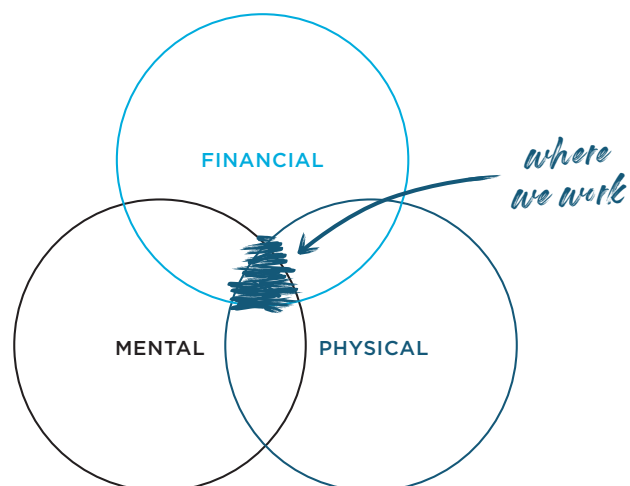


Our Philosophy

We like to think we think a little differently than most financial advice firms.

We passionately believe that our financial, mental and physical wellbeing are linked and impact on our overall happiness.

It is this context we use in our discussions with you to help you achieve the life you want.



How can *we* help you?

Our company is built on the foundations of wanting to help improve your life, and leave you in a better place than when we met you.

We can help you develop a roadmap to success (whatever that is to you) and provide you with advice to manage your financial life.

Why work with us?

Our philosophies below around insurance, and money generally set out the way we work with you.

Claims first, always. We are there for you when you really need us – claim time.

Focus on income. The way we look at it, No Income = No Life. A large part of our conversation with you will relate to the importance of your income, and how this keeps everything together.

Play the long game. Obviously there is a need to focus on cost right now, but we also need to make sure your covers are flexible enough that you are able to keep the protection you need, for as long as you need it.

Educate, not sell. We help you to understand all of your options so that you can make a well-informed decision of your risks, and what you want to protect.

Focus on your goals / plan. It's about understanding what's important to you, and all we are doing is making sure you can have these things, whatever happens.

Research-based. We use independent research, combined with our collective experience to recommend which insurance company is right for you.

Keeping it relevant. Life changes. And it's important that your protection plans change to reflect this. Through our regular reviews, we want to make sure that the plans you have in place reflect your current life stage.



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