



**RISK
WISDOM** Financial
Partners
“To be there when needed the most”



**“To Be there when
needed the most”**



Who We Are?

Risk Wisdom are independent financial risk advisors who specialise in providing financial risk analysis, advice and solutions in the areas of **Income Protection, Life Insurance, Trauma / Disability Covers & Key Man / Share Purchase Insurance** and whose main focus is building long - term personal relationships with our business clients.

Our Mission

At Risk Wisdom we are committed to providing our customers with innovative straight forward insurance and a high level of understanding and service when they need it the most.

Claim History

At Risk Wisdom we offer a fresh approach to personal Risk Insurance Claims. We provide a personalized in-house Claims support service as we firmly believe this is the underlying foundation for all our policyholders—"TO BE THERE WHEN NEEDED THE MOST!"

Our Claims assistance capability provides peace of mind to all our clients. The Risk Wisdom philosophy is simple: We offer exceptional support services to ensure all genuine claims are paid promptly and efficiently. Our track record of claims history substantiates our adherence to this policy.

How we Have Helped – Income Protection Insurance

Occupation	Years Policies Inforce	Protection Sum Paid	Diagnosis
Doctor	5 Years	\$7,932.24	Sigmoid Colon Cancer
Plasterer	7 Years	\$31,459.24	Chrome Dermatitis
Painter & Decorator	9 Years	\$18,236.90	Upper Thoracic Back Strain
Electrician	3 Years	\$18,000	Dislocated Toe
Accountant	11 Years	\$24,000	Gall Bladder Tumour
Painter	2 Years	\$14,400	Car Accident
Real Estate Agent	2 Years	\$14,000	Surgical Complications
Painter	3 Years	\$128,000	Depression

How we Have Helped – Trauma Insurance

Occupation	Years Policies Inforce	Protection Sum Paid	Diagnosis
Doctor	5 years	\$103,642.28	Sigmoid Colon Cancer
Taxi Driver	4 Years	\$84,000	Rheumatoid arthritis
Taxi Operator	3 Years	\$50,000	Stent in Heart
Business Owner	22 Years	\$200,000	Prostate Cancer
Hire Car Owner	5 months	\$100,000	Heart Attack, 2 stents

How we Have Helped –Life Insurance

Occupation	Years Policies Inforce	Protection Sum Paid	Diagnosis
Farmer	4 Years	\$250,000	Cancer
Taxi Operator	1 Years	\$110,000	Unknown Illness (overseas)
Business Owner	2 Years	\$2,200,000	Cancer
Plant Operator	11 Years	\$550,000	Bowel Cancer

TOTAL AND PERMANENT DISABILITY

TPD Insurance pays a lump sum if you suffer total and permanent disability and are unable to work again. TPD insurance can help to cover rehabilitation costs, debt costs and to ensure you have living expenses adequately covered for you and your

TERMINAL ILLNESS COVER

Peace of mind in knowing that if diagnosed with a serious illness and not expected to live beyond 12 months. One can have access to the insurance funds to plan for family financial well being during this difficult phase in their lives.

SUPERANNUATION

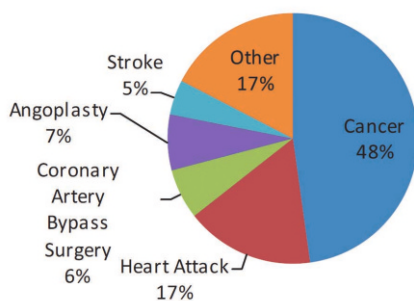
Make the most of if - what your employer contributes is only a part off maximizing your super. We can help you with super consolidation, risk profiling investment choice, beneficiaries, co-contributions, salary sacrifice and insurance inside super.

Did You Know?

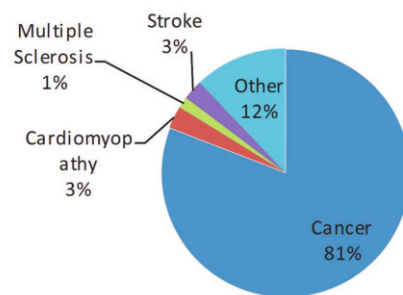
Australians are currently underinsured by \$3.1 trillion*

Only half (56%) have life insurance and the majority of those have insufficient cover

Male Trauma Claims



Female Trauma Claims



What are the odds ?

- Overall, men have a 40% risk of suffering a traumatic illness between the ages of 30-64 and 25% for women
- By age 75, an estimated one in three men and one in four women will develop cancer
- Each year, an estimated 60,000 strokes affect Australians about one every 10 minutes!

Our Services and You

- ✔ Providing clear and simple insurance solutions
- ✔ Independent advice from insurance specialists
- ✔ Extensive product research and diligence
- ✔ In-house Claims assistance helping clients to receive payments promptly and efficiently

Risk Solution

Being injured, or worse, dying prematurely are subjects we would prefer to keep at the back of our minds. By taking out Risk Wisdom's recommended Life, Total and Permanent Disablement, Trauma or Disability Income insurance you can have peace of mind knowing that if the worst happens, you and your family will be protected.

That's where Risk Wisdom provides a range of Insurance Solutions that can cover you for the financial consequences should the worst occur.

We deal with the following domains of insurances:



Income
Protection



Life
Insurance



Trauma
Insurance



Business
Insurance



TPD
Insurance



Key Man/
share Purchase

Brands
You
Can
Trust..





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