



LIFE INSURANCE

Types of Life Insurance Explained

Life Insurance



Life insurance serves as the cornerstone of many people's financial protection, ensuring that dependents and beneficiaries are cared for after a client's passing. Clients should be encouraged to consider their assets, income, age, health, and family situation when determining an appropriate level of coverage.

Total and Permanent Disability (TPD) Cover

Proactively planning for worst-case scenarios is always wise, and you should consider what would happen if you were unable to work again due to disablement. Could your finances withstand such a situation, or should you consider Total and Permanent Disability (TPD) insurance? JIC Consultants can help inform you of key benefits such as the differences between "own occupation" and "any occupation" coverage, enabling you to make informed decisions about the protection they need.



Critical Illness Cover




Critical Illness cover offers a lump sum payment to alleviate your financial concerns following a major traumatic event, providing peace of mind. Additionally, it can support access to specialized treatments worldwide if necessary. Note that this insurance cannot be paid for from superannuation.

Income Protection

A crucial component of most insurance portfolios is ensuring a reliable income stream in case of unforeseen events that prevent you from returning to work due to illness or injury. Our consultants will keep you informed of all available options, enabling you to make educated decisions about your options when considering income protection.



Want to know more?

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