

This free personal risk management report has been generated for:

Name:

Email:

Occupation:

Thank you for completing our Business Financial Health Check survey.

Please find your Risk Management score and report below.

A Plus4 Insurance Adviser will be in touch to discuss any potential areas of exposure identified as a result of the survey.

Your Score: nan% -

1. If an income earner in your family suddenly couldn't work, how long would it take before you struggled to pay your weekly bills?

Your Answer is :

2. Are you happy relying on the public health system if you get really sick and need medical treatment?

Your Answer is :

3. Do you have a mortgage or debt that would need to be repaid if you died or could not work?

Your Answer is :

4. If you claimed on your current insurances do you know what they would pay?

Your Answer is :

5. When did you last check you were not paying too much for your insurances and that you had the right benefits?

Your Answer is :

Wise money management

Financial success is no accident. Wealthy people have learned to manage and build their assets - they spent their money wisely, review their progress regularly and change their habits if need be. Don't assume wealth is beyond your reach; take small steps in the right direction, be consistent and you will see progress over time.

The objective of saving is to ensure greater wealth later on. Create some goals for things you'd like to do with your funds - that way you can save accordingly. Whether it's a trip to Fiji next year or retirement at age 50 - knowing what your goals are will mean you can focus on saving specifically for them.

Good debt versus bad debt

Some debt - for example a mortgage or business loan - can be beneficial in the long term, provided you are using it to build an asset that is more valuable than the loaned amount. Other debt - for example credit cards - is less useful; this kind of debt is generally short term and expensive. Aim to pay off short term,

expensive debt as quickly as possible and chip away at your longer term debt with regular repayments to increase your equity.

Having a broad idea of your personal financial goals and the amount you owe will help us to easily identify your risks and provide tailored insurance recommendations to protect your financial position.

Key areas that we can help you with are:

Life insurance

Provides a lump sum payment upon death or terminal illness. It can provide for mortgage repayment, funeral costs, allow a recovery period, child-care and education and financial clean-up. If you need insurance long-term and are worried about the costs as you get older our personalised service includes providing level premiums tailored to your unique circumstances to achieve long-term cost savings.

Income and/or mortgage protection insurance

Enables up to 75% of income to be paid following accident, illness or injury causing inability to work, or repayment of up to 115% of monthly mortgage repayments (or a percentage of income). This provides the ability to maintain your current lifestyle and financial commitments.

Trauma insurance

Provides a lump sum cash injection that can be used to ease the burden of a range of serious illnesses and injuries (eg. cancer, heart attack or stroke). Removing financial stress provides the freedom to focus on recovery.

Total and Permanent Disablement insurance

Provides a lump sum following total and permanent disablement that can be used for any purpose to adapt to lifestyle changes.

Health insurance

Provides fast access to treatment and greater options than those available through the public health system. It can reimburse the cost of treatment including surgical and non-surgical private hospitalisation, up to policy limits.

General insurance

Protects your hard-earned assets, including the house, contents and car from damage or natural disaster.

As an extension of the insurance services we provide, it is important to determine how you, your assets and your family will be looked after in the future. We are able to offer assistance by putting you in touch with qualified estate professionals in these areas.

For more information about the insurance services we provide, please visit our website www.plus4.co.nz to find an Adviser near you.

A full disclosure statement is available on request and is free of charge.

About Plus4 Insurance Solutions

We are risk advisers you can trust

The insurance advisers associated with your business risk survey are members of the Plus4 Insurance Solutions network. As such, they adhere to an independent code of ethics and provide service and advice to the highest standard.

Our advice follows a comprehensive four step process:

Step 1: Discovery

We become your personal insurance adviser. The first step is to analyse your personal and/or business situation and work with you to identify the best insurance requirements for your unique circumstances.

Step 2: Independent analysis

Based on the analysis in step 1 and using independent insurance research and the Plus4 top insurer rankings we then analyse the best of the best insurance options for you.

Step 3: Product recommendations

Following the analysis of the best insurance options for you, we will present you with the best insurance solutions for your unique circumstances and will recommend the best option for you.

Step 4: Implementation, monitor and review

Our plans typically include a summary of any current insurance cover/s and our recommendations. Our written advice is backed by key reasons for our recommendations and relevant statistics. We then manage the insurance application process through to ensuring cover is in place. Your relationship with your Plus4 adviser does not end once your insurance is in place. Ongoing communications and reviews are provided to ensure your insurance reflects your changing circumstances and that you continue to have the best cover for your unique needs. This includes claim time – we are there to advocate on your behalf should you need to make a claim.

Plus4 is all about making insurance easy and providing you with peace of mind.