



# The right amount of money in the right hands at the right time!

Financial security and the ability to retire without compromise remain the most important financial goals for most Australians. With this in mind, Vaughan & Monaghan Insurance & Financial Services is proud to offer a total planning process for financial independence.

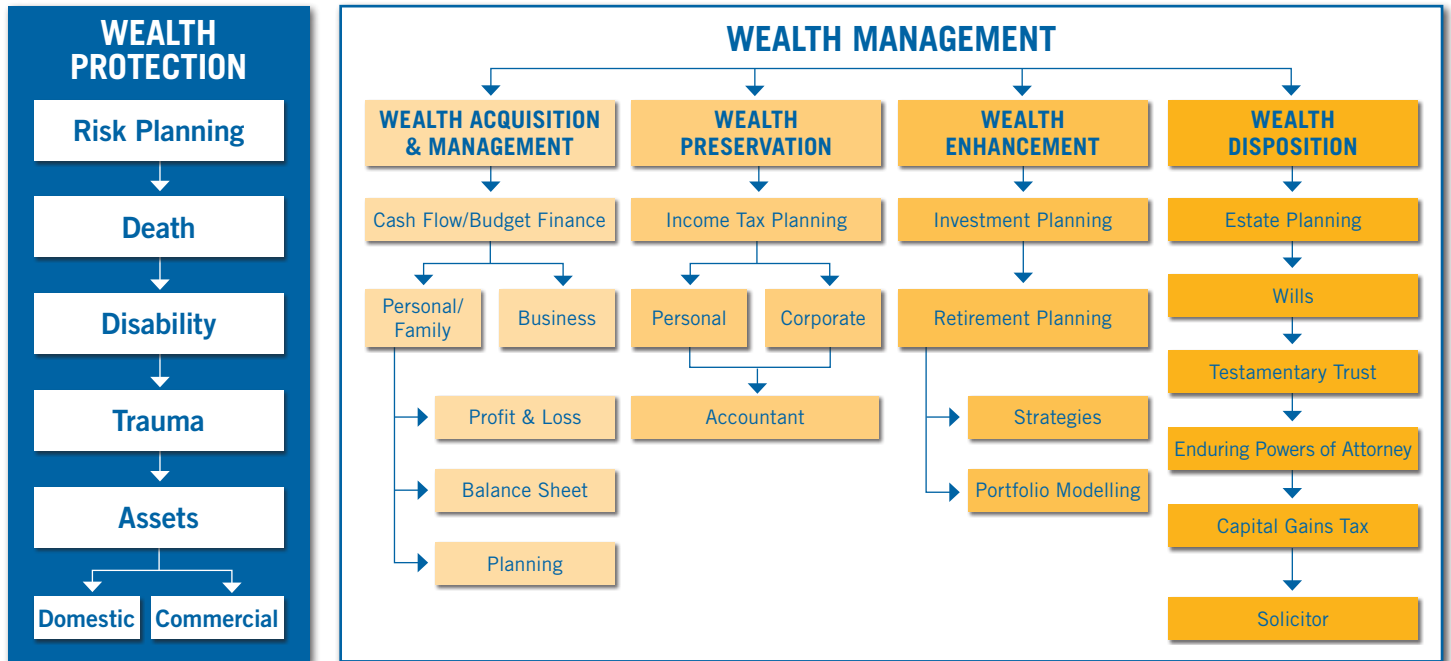
## WHY DO YOU NEED PROFESSIONAL FINANCIAL ADVICE?

You work hard for your money so it is important that you protect it and that it continues to work hard for you. With so many products available, legislation, taxation and legal issues, you cannot afford to hope you've got it right. An experienced insurance and financial adviser can look at the big picture and ensure all options are considered and necessary strategies are in place to protect your assets and maximise your wealth.

## WHY VAUGHAN & MONAGHAN?

Vaughan & Monaghan are Insurance and Financial Planning specialists. Having both capabilities enables them to help you develop a comprehensive plan that will ensure you meet your current and future financial goals. With our help you will achieve a level of certainty and freedom you thought was reserved for those earning ultra-high incomes. We believe that you deserve security, freedom from worry and the ability (and finances) to do what you want when you want.

## THE VAUGHAN & MONAGHAN TOTAL PLANNING PROCESS:



## PROTECTION OF WEALTH

We all know the value of insuring our assets including our home, contents and our car. Many Australians however neglect to insure their most important assets, themselves and their income! We spend years investing in our education, career and families to enjoy the best lifestyle and opportunities we can – so it makes sense to protect it.

In today's fast paced world there are many things you cannot influence however with the right advice and insurance cover in place you can secure your financial future.

There are many choices of insurance depending upon your life stage and circumstances; a brief description of each is given over the page.

*“We are genuinely objective and only recommend strategies appropriate to your situation. Most of all, we pride ourselves on taking the time to listen and focus on your dreams, aspirations and goals.”*



# These are the areas of service that we can offer you.



## LIFE INSURANCE

Life insurance protects your family's lifestyle if something happens to you. In times of loss, financial pressures are one stress your family can do without. It alleviates the need to liquidate assets or dip into savings.

Life insurance provides a lump sum on death or if you are diagnosed as terminally ill with life expectancy less than 12 months.

The money can be used to pay your mortgage, other debts and expenses or invested to meet the ongoing needs of your dependents.



## TOTAL & PERMANENT DISABLEMENT (TPD)

Total and Permanent Disablement insurance pays a lump sum or equivalent instalments if you suffer an illness or injury which leaves you totally and permanently disabled and unlikely to ever work again. The money can be used to eliminate your debts, pay any ongoing medical and rehabilitation expenses, home modifications or travel for recuperation.



## INCOME PROTECTION INSURANCE

Your ability to earn an income is your most valuable asset. Income Protection is the best way to protect your current income if you are unable to work due to illness or injury. Income protection insurance usually provides up to 75% of your salary until you are able to return to work, or for an agreed period. This is particularly important as living expenses cannot be put on hold if you are unable to work.

Income Protection insurance allows you to concentrate on your recovery without the worry on how to pay your bills. The premiums paid for Income Protection insurance are tax deductible.



## TRAUMA INSURANCE

Trauma insurance pays a lump sum on the diagnosis of a specified medical condition like heart attack, stroke or cancer. With trauma insurance you would have access to benefit payments upon confirmation of a wide range of specified illnesses. The payments can be used for whatever purpose you choose.



## BUSINESS EXPENSE INSURANCE

Business expense insurance is designed for the self-employed person to ensure continuity of their business if they are unable to work due to illness or injury.

This type of insurance provides a monthly benefit to cover fixed expenses of the business. The premiums paid for Business Expense insurance are tax deductible.

*“Talk to Vaughan & Monaghan for insurance advice that ensures the right amount of money in the right hands at the right time!”*



## KEYPERSON INSURANCE & BUSINESS SUCCESSION INSURANCE

Keyperson insurance is designed to protect a company from the loss of a keyperson within the organisation. For smaller companies with partners, it is designed to protect each partner.

Should a partner die, the insurance will allow the other partner/s to easily purchase the shares of the business from the family of the deceased partner which will protect the business and provide for the family of the deceased partner/employee.

For further information please contact Stephen O'Donoghue

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**INSURANCE & RISK MANAGEMENT • SUPERANNUATION PLANNING & ADVICE • FINANCIAL PLANNING  
REMUNERATION PACKAGING • SOCIAL SECURITY & RETIREMENT PLANNING • INVESTMENT ADVICE  
DIRECT PROPERTY • TAX EFFECTIVE INVESTMENTS**