



Shadforth Financial Group



Insurance solutions

**THE PROTECTION YOU NEED. THE PEACE OF MIND YOU DESERVE.**

**Although we'd rather not contemplate it, death and ill health are facts of life.** They can occur when we least expect them and when we are least able to deal with their consequences. At some stage, most of us will have to consider how we would cope if a partner or loved one becomes critically ill or dies unexpectedly, or how our dependants might manage if something happened to us.

It's a possibility worth considering. If you suddenly fell ill or suffered an accident which left you unable to work, how would you survive financially? Would you have sufficient cover to continue to meet ongoing mortgage commitments, household bills and expenses, as well as support your family? Which assets could you readily sell and what would be the cost of doing so?

For most of us, the ability to earn an income is one of life's basic necessities. Yet while many take appropriate steps to protect their homes, vehicles and other valuable assets, few consider the potentially devastating consequences of an unexpected injury, life-threatening illness or permanent disability. If this were to happen to you, wouldn't it be reassuring to know that you have done everything you possibly could to ease the financial burden on your family?

The common-sense solution is to protect you and your family with an effective risk management strategy. At the Shadforth Financial Group, we regard risk management as an essential component of a sound financial strategy. Working together, we can tailor a risk management solution to suit your life-stage and personal situation.

Everyone's needs are different, so we'll examine your circumstances and the potential risks, and then prepare insurance recommendations that can deliver the financial security you need and peace of mind you deserve.

Our aim is to ensure that should an unforeseen sickness or injury occur, your financial risk is alleviated, your current lifestyle is protected and maintained, and your goals and objectives remain on track.

Our Insurance Solutions can provide you with:

- A regular income if you are unable to work due to sickness or injury.
- A lump sum payment should you suffer trauma or become disabled.
- A lump sum payment to provide for your family in the event of your death.
- Contributions to ensure the conservation of your business should you be totally or partially disabled and unable to work.



## THE SHADFORTH FINANCIAL GROUP DIFFERENCE

The Shadforth Financial Group Limited (SFG) is one of Australia's leading privately-owned financial advisory firms.

Our aim is to help clients generate and maintain wealth. We have clients from all walks of life who are supported by over 300 employees in 14 practices across Australia.

We provide quality financial advice and best-of-breed solutions, including life and general insurance.

Being privately-owned, we are free of ownership or control by the large banks and insurance companies that dominate Australian wealth management.

## THE HIGHEST STANDARDS OF ETHICS AND INTEGRITY

The Shadforth Financial Group is committed to the highest standards of ethics and integrity. Accordingly, we only employ the best people in the industry who share our professional standards and business principles.

For example, our financial planners hold qualifications such as the Diploma of Financial Planning (Dip FP) or the Graduate Diploma of Financial Planning (GDipFinPlanning) from the Securities Institute of Australia (or equivalent). Depending on an individual adviser's role and responsibilities, they may also be required to attain Certified Financial Planner™ or CFP® certification<sup>1</sup>, the industry's highest designation.

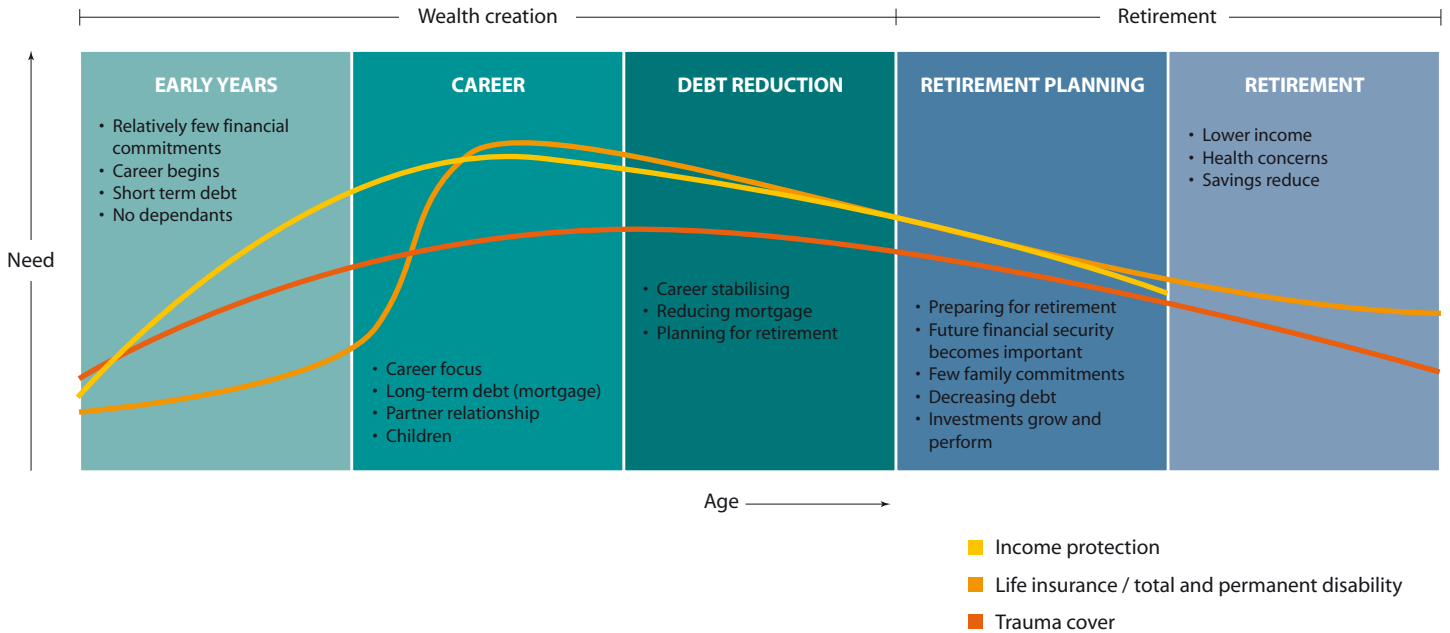
## ACCREDITATION

As a principal member of the Financial Planning Association, Shadforth Financial Group epitomises the FPA's exacting code of ethics and rules of professional conduct.

The Company holds an Australian Financial Services Licence (No. 318613) issued by the Australian Securities and Investments Commission. Shadforth Financial Group Ltd also holds membership with the Financial Ombudsman Service.

Our industry-recognised accreditation and steadfast business principles represent your guarantee of professional, qualified advice and expertise.

## FROM EARLY YEARS TO RETIREMENT, WE CAN TAILOR AN INSURANCE SOLUTION TO SUIT YOUR PERSONAL LIFE STAGE



<sup>1</sup>CFP® and CERTIFIED FINANCIAL PLANNER™ are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Australia Limited is the marks licensing authority for the CFP marks in Australia, through agreement with FPSB.



# Shadforth Financial Group

ABN 27 127 508 472 | AFS Licence Number 318613

## NEW SOUTH WALES

Level 17, 100 Pacific Highway  
North Sydney NSW 2060  
02 9919 8888

1/161-169 Baylis Street  
Wagga Wagga NSW 2650  
02 69317488

## VICTORIA

Level 13, 636 St Kilda Road  
Melbourne VIC 3004  
03 9521 3833

Level 3, 379 Collins Street  
Melbourne VIC 3000  
03 8620 9900

156 MacLeod Street  
Bairnsdale VIC 3875  
03 5152 5044

5A Firebrace Street  
Horsham VIC 3400  
03 5382 1390

152 Lawrence Street  
Wodonga VIC 3690  
02 6056 8072

## QUEENSLAND

Level 13, 300 Adelaide Street  
Brisbane QLD 4000  
07 3031 1610

## WESTERN AUSTRALIA

3 Richardson St  
West Perth WA 6005  
08 9481 5222

25 / 199 Balcatta Road  
Balcatta WA 6021  
08 9240 5989

Level 1, 29 Station Street  
Subiaco Square  
Subiaco WA 6008  
08 9382 1936

## TASMANIA

Level 3, 111 Macquarie Street  
Hobart TAS 7000  
03 6211 1111

55 Cameron Street  
Launceston TAS 7250  
03 6323 2323

21 Fenton Way  
Devonport TAS 7310  
03 6498 7777