

reddog
FINANCIAL SERVICES



The Critical Financial Mistake



Free Financial Protection Guide

Yoannidis Corporation Pty Ltd T/S Red Dog Financial Services is an authorised representative of Synchron AFS No 243313

The information contained herein is of a general nature only and does not constitute personal advice. You should not act on any recommendation without considering your personal needs, circumstances and objectives. We recommend you obtain professional financial advice specific to your needs, circumstances and objectives.

No matter how successful your investment plans may be, your most valuable asset is YOU.

If you are unable to work as a result of injury or illness, where will the money come from to maintain the lifestyle to have become accustomed to?

Implementing a Financial Protection Plan, could be the most important financial decision you ever make.

Do You Have a Financial Protection Plan in Place?

If you have a dependent family, run a business, are self-employed or have debt, then you will want to read this report. We highlight startling medical and financial statistics and give you tips on how to avoid financial mistakes by implementing a Financial Protection Plan that suits your needs and fits your budget.

Here are some medical facts that you need to know:

- 33% of males will be diagnosed with cancer
- 25% of females will be diagnosed with cancer
- 40% of Australians will suffer a critical illness before 64
- 200,000 children fall critically ill every year
- Average medical cost of cancer is \$47,000
- Average medical cost for Strokes is \$44,000

*facts gathered from Comminsure

Figures from the Australian Bureau of Statistics also show that well over one million Australians aged over 45 have had to cease work due to injury or illness which is over 40% of the retired population.

As you can see, these figures are alarming and it hits home at how delicate and precious our lives are. All too often, families have their lives turned upside down through these unavoidable situations. Whilst it's hard to avoid medical issues, we can avoid the financial impact they have on our lives.

That fact is **at least 1 in 3 Australians will be negatively affected** by these medical issues.

This leads us to the critical financial mistake that most Australians make.....

The Average Australian is Drastically Uninsured

It may be that it's part of our unique "she'll be alright" outlook on life, but when all of a sudden we find ourselves in situations such as the above, this outlook can get us into a lot of financial difficulty.

Here's why:

- For every 1 home lost to fire, **4 homes are lost due to death and 48 homes are lost due to disability**
- Only 6% of employees have income protection
- Only 31% of self employed people have income protection
- Only 10% of businesses have business expense insurance

*facts gathered from Comminsure

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We insure our homes, cars and buildings but the fact is YOU are more likely going to need to be insured.



And when you look and compare both sets of the above statistics, it just doesn't make sense. It is the norm to insure our material possessions and not ourselves. The saddest thing about this is that we only realise this when it's too late.

All too often it's families that are left behind to bear the burden.

Here is another statistic that will highlight this issue:

Average Australians are only insured for \$189,000, yet the average mortgage in Australia is \$347,505

Again, the maths just doesn't add up.

Imagine for a minute that the main provider of the family couldn't work due to injury or illness, or passed away...

- 1. How do you pay the mortgage?**
- 2. How do you pay the bills?**
- 3. How do you provide for the kids?**
- 4. How do you simply get by?**

The answer for most Australians is, they can't.

They either have to sell existing investments, borrow money and in a lot of cases, sell the family home.

A truly heartbreaking situation.

But all this can easily be avoided by having a good Financial Protection Plan in place.

"That question saved me"

I've had an income protection policy for a number of years. I rang my adviser Steven Yoannidis to cancel my policy as I was no longer working. Steven then asked me why I wasn't working.

That question saved me. I told him I was suffering depression and as a result I could no longer afford income protection.

He told me I had the potential for a claim. Steven came over to my house, he helped me fill in the claim forms and within a couple of weeks I was receiving an income. If Steven didn't ask why I wasn't working, I'm not sure where I'd be right now. Thanks mate.

D.B Gaven QLD

Here's How You Can Financially Protect Yourself & Your Family

In the event of injury, illness, or death, the best way to protect yourself and your family from financial hardship is to implement a Financial Protection Plan. A Financial Protection Plan is making sure you have adequate personal insurance in place so if the unexpected was to happen, you and your family are protected financially.

Personal insurance is obtainable in various way: life insurance, income protection, trauma insurance, total & permanent disability, and business expense insurance. Each offering protects you and your family in different ways. Expecting you to understand each and every insurance product available is not realistic. Constructing your Financial Protection Plan is our job.

In most cases, a Financial Protection Plan will come down to affordability for most families. We are mindful and respectful of that.

You can protect yourself financially from most forms of accidents and illnesses to create peace of mind for your entire family.

And to give you an idea, here are the most common forms of insurance that people claim for:

- 32% - Accidents (external causes)
- 19% - Diseases of the musculoskeletal system and connective tissue
- 13% - Mental disorders
- 10% - Cancers (malignant or benign)
- 7% - Diseases of the circulatory system (including heart disease)
- 5% - Diseases of the digestive system
- 4% - Diseases of the nervous system and sense organs
- 10% - Others

**Asteron Insurance, 2006 claim statistics*

You'll never know what you may need to cover against or when you will need it. But chances are at some point you will.

Now in the event you're thinking...

I'm okay I already have life insurance or some other form of cover; you really need to check that your cover actually protects you from all the possible situations listed. Your existing insurer should be able to easily let you know this, or call us and we can find out for you on your behalf.

If you don't have any existing insurances, then you will need to take action immediately.

Added Tax Benefits

"Thanks Steve for restructuring our insurance policies. For years now we've been paying for the policies without any tax benefits. You've saved us plenty and we really appreciate the service you have provided us since transferring our policies to you."

P.T Brisbane QLD

"Who knows where we'd be?"

"Insurance salesman" have a bad name, but I can say that you are far from that. Without your honesty, help and advice through the process of buying insurance who knows where we'd be. I'll be referring family and friends to you mate.

C.F Kingscliff NSW

“Protecting Your Most Valuable Asset...You”

As the founder and principal adviser of Red Dog Financial Services, you have my word that we will make sure you get the best Financial Protection Plan so you and your family never have to worry about suffering any financial implications that arise from serious accidents, illnesses, or death.

Thank you for reading this report and I look forward to speaking with you soon.

Warmest Regards

Steven Yoannidis
Director
Red Dog Financial Services

P.S. All consultations whether via phone or in person are FREE. So call us today on 07 5578 7257 or email us at info@red-dog.com.au or visit our website www.red-dog.com.au

Why use Red Dog to help you with your Financial Protection Plan?

At *Red Dog Financial Services* we make insurance recommendations that we believe are in the client's best interests. Not Ours. We also work within a client's budget if required.

The No 1 most important component of any insurance product is the ability to make a claim on that policy. This is where *Red Dog Financial Services* comes to the fore. From the moment we are notified that a claim is to be made we take full control of the situation.

Leaving you to sit back and have complete peace of mind knowing that everything is taken care of.

So who do we work with?

Red Dog Financial Services work with families, businesses and individuals in relation to their insurance needs around Melbourne, Gold Coast, Brisbane and Northern NSW to provide a friendly, professional, and personal service to make sure you get the best Financial Protection Plan available for your situation.

And more importantly we do this with no hype, no hard sell and work 100% for you and your family. We will help you navigate through the insurance process in a simple and friendly way.

We make sure that each client is treated with total respect and we treat all conversations with clients as confidential.

So whether you're looking for life insurance, income protection or trauma insurance, give *Red Dog Financial Services* a call today for a free consultation.



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