



Live your  
future everyday.

# Turning dreams into reality

[www.johnstongrocke.com.au](http://www.johnstongrocke.com.au)

08 8303 0300

Johnston Grocke is a group of award winning, highly qualified and experienced financial experts that will work with you as part of a team.

The genuine and unquestionable care of our team will ensure that you have convenient, accessible and responsive resources that gives you the freedom to turn your life dreams into a reality.

We know that life is complicated, so Johnston Grocke will bring consistency, certainty and confidence to your finances to give you more time to enjoy life.



# Personal Protection Strategy

To protect the financial future of your family and yourself, in the event of unforeseen circumstance, it is important to have in place adequate personal insurance. There are various types of personal insurance policies that can ensure a loss of your income doesn't affect you or your family's ability to meet your financial goals.



## Life Insurance

Life insurance provides a lump-sum benefit upon your death to ensure your family can maintain their current lifestyle. This can be used to pay for funeral expenses, pay off the mortgage for the family home and other debts, educate your children and provide an ongoing income to maintain their day-to-day lifestyle.



## TPD Insurance

Total & Permanent Disability (TPD) insurance provides you with a lump sum payment in the event you are permanently injured or disabled. This can be used to pay off any debts, assist with medical costs and the costs associated with modifying your home or vehicle.



## Income Protection

Income protection cover provides you with an ongoing income in the event that you are unable to work due to an illness or injury. The amount you shall receive will be a maximum of 75% of your current income.



## Trauma Insurance

Trauma insurance provides you with a lump sum payment in the event you are diagnosed with critical illness or injury. This can be used to pay off debts or assist you with any medical costs whilst you are unable to work.

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