

As a busy business owner you have lots of balls to juggle and protecting your hard earned wealth is a must. At FMG Wealth Strategists we ensure you and your business have all the right wealth protection strategies in your toolbox. To secure you a solid foundation we use our '5 Pillars of Protection' to underpin your future protection and success.

BUSINESS '5 POINT' WEALTH PROTECTION CHECKLIST



5 Pillars of Protection essential for you, your family and your business to be covered:

1. BUY/SELL AGREEMENT FUNDING

If you are in a business and one of the owners was to die or become disabled have business succession arrangements (with sufficient funding) been made to ensure a smooth handover of ownership? If not you could have just inherited your ex business partner's spouse telling you how to run your business!

Yes / No / Unsure



2. KEYPERSON COVER

If you as business owner (or another keyperson) dies or becomes disabled, have sufficient insurances been taken out to protect your business from a decline in revenue/profits and also to enable the business to meet its ongoing financial commitments (eg loans/overdrafts/creditors or leases)?

Yes / No / Unsure



3. BUSINESS OVERHEADS

If you were unable to work in your business for a year, could you continue to pay your ongoing business expenses (eg loan repayments or rent. Leasing costs, utility bills)?

Yes / No / Unsure



4. INCOME PROTECTION

If you were unable to work for 3 months, or longer, because of an accident or illness, could you meet your lifestyle expenses (eg. loan repayments, rent food, education, clothing, entertainment without a regular income)?

Yes / No / Unsure



5. LIFE/TOTAL AND PERMANENT DISABILITY (TPD) COVER

Would your current insurances, including those within super funds be enough to pay off your personal debts (eg mortgage, car loan, credit cards) and keep your family comfortable for the rest of their lives?

Yes / No / Unsure



If you have answered 'NO' or are 'Unsure' to any of these please call to book our complimentary 'Wealth Check' consultation to make sure you are completely covered!!

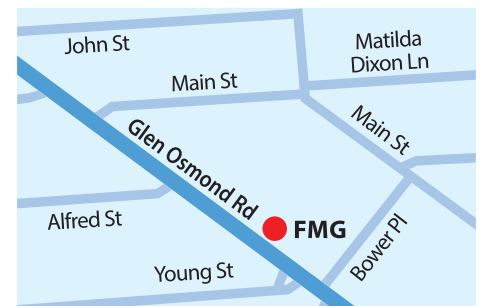
ASSOCIATED SERVICES

- Home and Investment Loans
- Construction and Property Loans
- Business and Commercial Loans
- Car and Equipment Finance
- Accounting and Bookkeeping
- General Insurance
- Property Investment
- Estate Planning
- Wealth Education and Seminars



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MEET ARTHUR



Wealth belongs to those who plan for it.

Arthur Panagis, Founder of FMG Wealth Strategists has over 35 years as a qualified accountant in the corporate sector and including Wealth Strategist and Adviser for individuals and business owners.

During that period he was the Director of his own company providing IT solutions (over 25 yrs) for the Hair, Beauty and Day Spa industry making him acutely aware of the challenges that businesses and their owners are facing even now in today's climate.

"Helping our clients find financial solutions tailored to their specific requirements is one of the components of our business that I still find inspiring." Arthur Panagis

Arthur's experience in collaborating with individuals and business owners to understand their Wealth Creation, Expansion and Protection strategies so they too can live their dream financially free is at the forefront of his S.O.A.R. program that he introduced as a benchmark for success.

Your first step is covered! Call our offices to find out how this proven system can achieve your financial goals.

To book your personalised 45min Financial Wealth Check, phone 71110022.

RELATED QUALIFICATIONS INCLUDE:

- Bachelor of Business (Accounting)
- Diploma Financial Services (Financial Planning)
- Professional Certificate Self Managed Super Funds
- ASX Listed Products Accreditation
- Tax (Financial) Adviser



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