

5 Steps to Protecting Your Wealth: Safeguard Your Family and Your Loans - Natloans

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5 Steps to Protecting Your Wealth: Safeguard Your Family and Your Loans

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

When taking out a home or investment loan, most people focus on getting the best rates, finding the right property, and planning their future. But one crucial aspect of financial management often gets overlooked: protecting your ability to maintain these assets in the face of unforeseen life events. Whether it's illness, injury, or even worse, the unexpected can put immense pressure on your financial stability.

Here are five key steps to help you protect your wealth and secure your financial future:

1. Income Protection Insurance

Your income is the cornerstone of your ability to repay your debts. Without it, you may struggle to keep up with loan repayments. Income protection insurance provides a safety net by replacing a portion of your income if you're unable to work due to illness or injury. It's an essential part of protecting not just your loan but also your lifestyle.

2. Life Insurance

Life insurance ensures that your loved ones won't be left burdened with debt in the event of your passing. If you have a mortgage or other significant financial obligations, life insurance provides peace of mind, ensuring your family can stay in their home or keep their investments intact.

3. Total and Permanent Disability (TPD) Insurance

While income protection helps during temporary illness or injury, TPD insurance covers you in the event of a permanent disability that prevents you from ever returning to work. This type of coverage ensures you can meet your financial commitments and maintain your quality of life, even if you can no longer earn an income.

4. Trauma Insurance

Major health issues like cancer, heart attack, or stroke can cause significant financial stress, especially if it affects your ability to work. Trauma insurance provides a lump sum payment to cover medical expenses, loan repayments, or any other financial burdens during recovery.

5. Engage a Risk Insurance Specialist

Navigating the complexities of risk insurance can be overwhelming, especially when you're managing loans and other financial responsibilities. If you don't currently have a financial planner or risk insurance specialist, Natloans can assist you in finding the right professional to help ensure you're adequately protected.

Get Started on Protecting Your Wealth

Taking out a loan is a significant financial commitment, and it's crucial to plan for the unexpected.

Through a strategic partnership with a professional and trusted financial planning practice, we can help ensure peace of mind, by arranging an obligation free review of your risk and life insurances, considering your current and future needs with our partner.

If you'd like assistance to see how you can protect yourself, your family and your wealth through taking out the right level and type of insurance, or would like to arrange an obligation free review of your current insurances, call us on 1300 955 791 , or email the team at homeloans@natloans.com.au , and our team will arrange this for you.

If you haven't yet considered this vital aspect of financial management, now is the time to act.

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