

**Mastin Harris Accountants**  
We do more for you.

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Don't leave your future -  
or your family's future - to  
chance.

**Take control.**

Your family's health and  
happiness depends on it.

**To find out how we can do more for you - and reduce  
your tax to save you money - talk to us today.**

**03 8862 4612**

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Phone: 03 8862 4612



**Protect Your Greatest  
Assets.**

When you're in business for yourself, your greatest asset  
is your good health.

If something affected your ability to work, would your  
future be secure?

It's a scary question - but an important one for every  
business owner to ask themselves.

Would your business survive without you?

How would your mortgage get paid each month?

Would your family have food on their table?

We know your ability to earn money is critical to your  
financial wellbeing - and we help you protect that.

**Talk to us**

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# Your Life Is In Your Hands

You can't control everything that happens to you – but you can control your financial future.

With the right insurance products, you enjoy complete peace of mind knowing that your financial needs are taken care of – whatever happens.

Insurance protection products include:

- Life insurance (a lump sum paid to your estate if you die)
- Income continuance insurance (up to 75% of your income if injury or illness leaves you unable to work for an extended period)
- Total and permanent disability (TPD) - a lump sum if disablement means you can't work again
- Critical illness insurance (trauma) - a lump sum if you're unable to work due to disease/illness (illnesses covered under this type of policy will vary according to your insurer, but all policies cover cancer, stroke, multiple sclerosis, kidney failure, organ transplant, coronary artery bypass and heart attack).

# Can You Afford To Be Unprotected?

There are three main categories of people who can benefit from life insurance products:

- Breadwinners with a mortgage and a family
- Tradespeople
- Business owners

If you can't work, who looks after your financial obligations?

If you die and leave children and a mortgage, how will your spouse cope with servicing your family debts and obligations?

Don't think you can rely on worker's compensation, Centrelink, or private health insurance.

Find out the reality for your family by talking to income protection professionals who care.