

INSURANCE  
SPECIALIST ADVICE  
&  
ADMINISTRATION  
SERVICE



TheEbonyRoseGroup

# FINANCIAL PLANNERS ARE FAILING TO PROVIDE ADEQUATE ADVICE ON INSURANCE ISSUES, ACCORDING TO CORPORATE REGULATOR, ASIC.

*"ASIC's recent Shadow Shopping Survey found advisers were weak on providing insurance advice, with only 21% of advice touching on insurance issues. Advisers might be found to be negligent if the client has unmet insurance needs and the adviser fails to deal with them" says ASIC Executive Director of consumer protection, Greg Tanzer.*

*Imagine a wife coming to see an adviser after her husband is injured or has died and saying "My husband came to see you for financial advice. You didn't recommend insurance and now he is....."*

- ☐ **Dead**
- ☐ **Critically injured**
- ☐ **Suffered a heart attack**
- ☐ **Diagnosed with cancer**
- ☐ **Etc, Etc, Etc!!!**

***Is it possible that a Financial Planner may find themselves  
defending a negligence claim in a situation such as this ???***

## DID YOU KNOW?

- ☐ One in 3 men and one in four women in Australia will be directly affected by Cancer before the age of 75.
- ☐ The risk of coronary heart disease increases after the age of 40, with one in 2 men and one in 3 women developing the disease.
- ☐ 24,576 people died as a result of heart disease in 2004.
- ☐ 37,989 people died due to Cancer in 2004.
- ☐ 22 accidental deaths were recorded every day in 2004.
- ☐ 3.9 Million Australians were recorded as having a disability in 2003.

**GOOD NEWS!!**  
**YOU DON'T NEED TO WORRY!!**  
**WE HAVE THE PERFECT SOLUTION**  
**THAT PROVIDES YOUR CLIENTS WITH A**  
**PROFESSIONAL INSURANCE PACKAGE**  
**WITHOUT YOU**  
**GIVING THE ADVICE!!!**

*Because we understand the value of your relationship with your client.....*

***All contact is with your office only!***



***We never need to see your client\_\_\_\_\_***

***We never need meet your client\_\_\_\_\_***

***We never need contact your client\_\_\_\_\_***



***Our process is designed to deal with you and  
your business only!***



***Your clients are totally protected and will continue to  
deal with you and you only!***



The Ebony Rose Group will provide you with a complete Insurance Specialist Advice and Administration service that includes:-

---

### **Initial Advice Process**

---

- Analysis of the clients circumstance.
- Calculation of insurance cover needs.
- Selection of appropriate products.
- Strategic structure and tax efficient packaging of cover.
- Preparation of statements of advice containing recommendations.

---

### **Administration and Underwriting Process**

---

- Preparation and vetting of applications and documents.
- Processing and lodgement of applications and documents.
- Monitoring, liaison and managing underwriting process and medical requirements.
- Managing the placement, acceptance and completion of the complete package.
- Payment and reporting of remuneration received.

---

### **Benefits for the Client**

---

- A professional service that is part of their existing financial planning strategy and ensures their debts will be repaid, their income and cashflow will continue, their assets will remain protected and their lifestyle will be maintained if death, disability or critical illness were to strike unexpectedly.
- Enjoy total security and comfort to know that their wealth, their income and their assets will be fully protected.
- Peace of Mind!!

---

### **Benefits for You - The Financial Planning Business**

---

- A professional, experienced and specialist service for your clients that you control.
- No licensing costs to your business.  
No compliance costs to your business.  
No training costs to your business.  
Absolutely no cost to you or your business.
- Build a protective wall around your clients to ensure that you don't lose them to other Financial Planners who do provide this service.
- Reduce the potential of 'Negligence' or 'Poor Advice' claims from disgruntled families and businesses.
- Build an ongoing passive income by sharing the remuneration generated through this service.
- Build a sustainable and saleable asset that will strengthen your bottom line!

#### **The Ebony Rose Group**

Level 7, 616 St Kilda Road Melbourne 3004

Ph: 03 8532 0000 ♦ Fax: 03 9530 2242

Email: [info@ebonyrose.com.au](mailto:info@ebonyrose.com.au) ♦ [www.ebonyrose.com.au](http://www.ebonyrose.com.au)