



Most businesses, both large and small, have several “key” individuals, directors, partners or employees, upon whom the success of the business depends. If they were to pass away unexpectedly or suffer total and permanent disability, the business could suffer significant financial disruption.

Having funds readily available in the event of a sudden death of or a serious illness to a “Key” senior manager would allow for immediate contingency arrangements to be implemented to minimise or prevent any impact on the business’s viability and profitability. Key Person insurance cover is widely accepted as one of the most cost effective strategies for protecting the business from the unexpected.

Key Person Insurance - Essential Business Protection

A simple solution to a potentially catastrophic problem. It is an inexpensive tool to protect a corporation or other business entity from the damaging effects of the loss of a key employee or business owner.

POSSIBLE IMPACTS TO YOUR BUSINESS COULD BE:

- Marked downturn in short term profitability
- Difficulty in recruiting the right replacement
- Clients drifting away to competitors because of the perception that the company has lost its way
- A reluctance on the part of bankers and financiers to provide much needed development or working capital because the key individual is no longer there to guide the company

In the event of a Key Person’s premature death or disablement, Key Person insurance is designed to provide an injection of funds at a time when it is needed most.

Key Person Benefits:

- Highly cost effective funding strategy to protect the business
- Peace of mind
- Financial security for your business

JLT can help you plan to protect your business and its key people

Comprehensive and flexible coverage

We can access a wide range of products that will suit varied needs:

- Death only
- Death & Total and Permanent Disablement (TPD)
- Critical illness (Trauma)

Expert advice you can trust

JLT Life & Employee Benefits Division comprise experts in Key Person cover. Our clients benefit from our wealth of knowledge and experience in helping a range of diverse businesses match the different types and level of cover that best suit their needs and their key people.

In addition, JLT's size and network gives us access to all of Australia's leading life insurers and we are able to deliver competitive premium proposals in a timely manner.

One stop, hassle free services

JLT assists with all necessary paperwork, which includes the completion of proposal forms and financial evidence questionnaires, if applicable. We also liaise with your accountants in the preparation and tendering for financial underwriting and arrange all necessary medical appointments at times convenient to the executives in question.



For more information and an obligation free quotation contact:

Romano Pally T: 03 9613 1460 M: 0422 004 502 Email: romano.pally@jlta.com.au

Distinctive. Choice.

JLT is an international group of Risk Specialists and Employee Benefits Consultants and one of the largest companies of its type in the world. We offer a distinctive choice to our clients and partners through our combination of independence, scale and specialism.

As an independent business, we are able to operate with autonomy and flexibility. We have the scale to provide solutions to the complex demands of the world's leading companies and to deliver global servicing whilst recognizing that the needs of each of our clients are unique. By developing highly specialised services, we provide our clients with a depth of expertise and experience.

The value we create is driven through the personal determination of our 5,000 highly motivated and skilled people.

This advice is general. To help you decide if it suits you, please read the Product Disclosure Statement.

JLT is also happy to provide you with further information please contact us using the details above.

Jardine Lloyd Thompson Pty Ltd ABN 69 009 098 864 AFS Licence 226827

Level 17, 607 Bourke Street, MELBOURNE VIC 3000. Phone: (03) 9613 1415. Fax: (03) 9614 3600. Website: www.jlta.com.au