



Insurance Advice Philosophy

Protecting what matters most for every stage of life.

At Forest Wealth, we believe personal insurance is a cornerstone of sound financial planning — not a product to be sold, but a strategy to be built around your life.

This guide outlines our philosophy across the four key areas of personal insurance, and how we approach each one on your behalf.

Our core principles

The foundations that guide every recommendation we make.

- ✓ Insurance advice is needs-based, not product-driven
- ✓ Cover should be fit for purpose, reviewed regularly, and adaptable as your life changes
- ✓ Premiums must be affordable and sustainable over the long term
- ✓ Policy structure should consider tax, superannuation rules, and estate planning
- ✓ We clearly explain all benefits, definitions, exclusions, and trade-offs

Advice built around your life — not a product catalogue

“Insurance is not about what might happen — it’s about making sure that if it does, your family’s future is still secure.”

The four pillars of personal insurance

How we approach each type of cover – and why it matters

Life insurance

Financial certainty for your family if the worst happens – covering debts, income, education costs and future needs. We carefully consider whether cover is held inside or outside super based on your tax and estate planning objectives.

TPD insurance

Protects your long-term financial security if you become permanently unable to work. We assess Own vs Any Occupation definitions, debt clearance needs, rehabilitation costs, and the right ownership structure for your situation.

Trauma cover

Fast financial support following a serious medical event, regardless of employment status. Typically structured outside super for certainty of access, and assessed independently to ensure adequacy for short to medium-term recovery.

Income protection

Replaces your income when illness or injury keeps you from working. We tailor waiting periods, benefit periods, and policy features to your cash reserves, leave entitlements, and long-term financial security.

Regular reviews keep your cover aligned to where life takes you

Ongoing review

Your needs evolve. We review regularly to reflect:

- **Changes in income, debt, or family circumstances**
- **Career or business changes**
- **Legislative or superannuation updates**
- **Premium sustainability and performance**

Our commitment

Forest Wealth is committed to clear, practical, and compliant insurance advice that supports your long-term wellbeing. Our role is to help you understand risk, make informed decisions, and implement coverage that fits your broader financial plan.

This philosophy forms the basis of our insurance advice. Individual recommendations are tailored to your personal circumstances, goals, and financial position.