



ECLIPSE ADVISORY
Chartered Accountants

MASTER PERSONAL INSURANCE 101:

PROTECT WHAT MATTERS

From the Founder's desk

Dear Reader,

As the founder and CEO of Eclipse Advisory, I'm thrilled to unveil the newest addition to the Knowledge Hub library: an insightful new ebook covering titled "Retirement Worries: 10 Expert Solutions".

This resource is dedicated to empowering Australians with critical financial knowledge, aimed at enhancing decision-making. We believe that knowledge is the key to wealth creation. Our mission is to assist you in growing and protecting your wealth through improved understanding and strategic decision-making.

At Eclipse Advisory, our foundation is built upon over 40 years of distinguished expertise in wealth creation, as both chartered accountants and financial planners. We possess the comprehensive registrations and licenses necessary to provide an extensive range of advice, tailored to each aspect of financial growth and planning. Setting us apart from our competitors, we offer a truly holistic advisory service. Our unique, integrated approach ensures that clients receive expert guidance on all matters related to wealth creation, from accounting to financial planning, all under one roof.

Knowledge Gives You a Huge Advantage

We firmly believe in the transformative power of knowledge in managing wealth effectively, achieving your financial goals, and navigating life's unpredictable challenges. This conviction underpins our series of eBooks, meticulously crafted to guide you through the benefits and potential risks associated with various financial strategies and investments.

We trust that you will find this publication both insightful and professionally curated. Your feedback is invaluable to us as we aim to continuously evolve our offerings to meet your financial information needs.

FREE CONSULTATION - BOOK NOW!

I personally invite you to share your financial goals and offer a cost and obligation-free Discovery Consultation to explore how we can assist in making those goals a reality. You can Please find your "BOOK NOW!" invitation at the conclusion of this publication or scan the QR code for access



About the author

David Robson, our CEO and Founder, has over 35 years of experience in wealth creation, financial planning, and business & taxation consulting.

David is a Chartered Accountant (CA ANZ), a Certified Practising Accountant (CPA), and a member of the Institute of Public Accountants (IPA). He holds fellowships with these prestigious accounting bodies and is a Chartered Taxation Adviser with the Taxation Institute of Australia.

David also holds memberships with the Financial Advice Association of Australia (FAAA), Association of Independently Owned Financial Professionals (AIOFP), and the Self-Managed Super Fund Association (SPAA).

He has an unrestricted financial planning license, allowing him to advise on all aspects of the financial landscape. He is an accredited specialist financial planner with CA ANZ and an accredited specialist SMSF advisor. Additionally, he is a registered company Auditor and a registered SMSF auditor.

David's extensive qualifications and dedication ensure clients receive top-tier financial advice and support

Eclipse welcomes the opportunity to provide further information and assistance, we offer a free no obligation discovery consultation. You will find our contact details at back this publication

Master Personal Insurance 101: Protect What Matters

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Executive Summary

- ✓ **Understanding Personal Insurance:** Personal insurance can be complex and intimidating, but it is essential for safeguarding your financial future. This guide aims to demystify personal insurance, covering the main types available in Australia: Life Insurance, Total and Permanent Disability (TPD) Insurance, Critical Illness Insurance, and Income Protection Insurance.
- ✓ **Importance of Insurance:** **Life Insurance** ensures that your family can maintain their lifestyle and achieve financial goals even in your absence.
- ✓ **TPD Insurance** provides a financial cushion if you are permanently unable to work due to a disability.
- ✓ **Critical Illness Insurance** offers financial support if you are diagnosed with a severe illness, covering treatment costs and lost income.
- ✓ **Income Protection Insurance** replaces a portion of your income if you are temporarily unable to work due to illness or injury.
- ✓ **Critical Determining Needed Coverage:** Assess your life stage, financial responsibilities, and future goals to determine the appropriate type and amount of insurance.
- ✓ **Policy Structuring:** Choose between stepped and level premiums, standalone or bundled cover, and consider additional features like waiting and benefit periods for income protection.
- ✓ **Affordability:** Balance coverage needs with budget constraints. Review and compare policies regularly to find the best rates and adjust coverage as needed.
- ✓ **Choosing the Right Insurance Provider:** Selecting a reliable insurance provider is crucial. Evaluate insurers based on financial stability, reputation, policy terms, claims process efficiency, and customisation options. Focus on comprehensive coverage and quality of service over premium costs alone.
- ✓ **Navigating Life Changes:** Life events such as marriage, the birth of a child, buying a home, changing jobs, and retirement significantly impact insurance needs. Regularly review and adjust your policies to align with your evolving circumstances.
- ✓ **Future Trends in Personal Insurance:** Technological advancements like AI, telematics, and blockchain are transforming the insurance industry, leading to more personalised pricing and streamlined processes. Sustainability considerations and changing consumer expectations also drive insurance product and service innovations.

Conclusion: Properly planned personal insurance acts as a financial safety net, protecting you and your loved ones from life's uncertainties. This guide provides the knowledge and tools to make informed decisions, ensuring your insurance coverage is adequate and aligned with your long-term financial goals. Regular reviews and professional advice are essential to maintaining optimal coverage as your life evolves.

premiums to protect against these possibilities?

Effective insurance planning requires a balance – sufficient coverage to protect against significant risks without overpaying for unlikely events. This strategic approach ensures that insurance is an effective tool within your broader financial landscape.

Insurance is a protective mechanism that reduces the financial impact of unforeseen events. It is based on risk management principles, which assess an event's likelihood and potential economic consequences. Insurers calculate premiums based on these assessments to cover claims costs while providing value to policyholders.

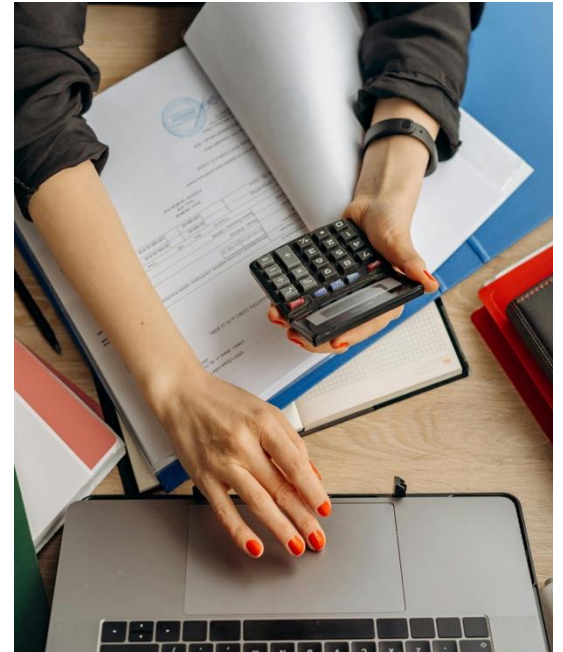
When choosing insurance, you are managing risk. This involves evaluating potential risks, understanding financial implications, and deciding on coverage. Effective insurance planning requires a balance – sufficient coverage to protect against significant risks without overpaying for unlikely events. This strategic approach ensures that insurance is an effective tool within your broader financial landscape.

3. Deep Dive into Specific Types of Insurance

This chapter thoroughly explores specific types of personal insurance, providing insights into their purposes, benefits, and strategic importance in financial planning.

Life Insurance ensures your family can maintain their lifestyle without your economic contribution. Whether through a term policy, which covers you for a specific period, or a more permanent arrangement like whole or universal life insurance, the goal is to provide financial security when needed.

Total and Permanent Disability Insurance (TPD) becomes crucial when a disability prevents you from ever working again. This insurance is particularly significant for those whose primary asset is their ability to earn an income. TPD insurance can be tailored to cover specific professions (your occupation) or any occupation for which you are qualified, affecting the scope and premiums of your policy.



Critical Illness Insurance steps in when you are diagnosed with one of the specific illnesses covered by your policy, such as cancer or heart disease. The financial support it provides can be instrumental in allowing access to better medical treatments and covering living expenses during periods when you cannot work.

Income Protection Insurance is designed to replace a portion of your income when illness or injury prevents you from working. This type of insurance is invaluable for maintaining your financial commitments and quality of life during recovery.

Understanding these insurance types in depth allows you to make choices that align with your specific needs and financial goals, reinforcing the protective shield that personal insurance provides in your financial planning arsenal.

4. Policy Structuring and Insurance Planning

Navigating the world of personal insurance involves more than choosing the right type of coverage; it also requires careful consideration of policy structure. Effective policy structuring is crucial for optimizing coverage to suit individual financial situations and goals. When structuring your insurance, think of it as building a tailored

suit. It must fit your life's dimensions perfectly—from your financial responsibilities and family structure to your long-term aspirations and risk profile. Here's how to approach this:

Step 1: Determining Needed Coverage:

Start by assessing your life stage—whether you're single, married, have children, or are approaching retirement. Each stage has unique insurance needs. For example, if you have a young family, you might prioritise life and disability insurance to ensure that both partners are adequately covered. Add or increase coverage to reflect joint financial obligations and support the new family structure.

Step 2: Choosing Coverage Amounts: The coverage should be enough to cover potential financial losses without being excessive. Calculating this involves considering your debts, ongoing living expenses, and future obligations like college fees. A rule of thumb is to cover 10-12 times your annual income for life insurance, but this will vary based on personal circumstances.

Step 3: Policy Structuring Considerations: Decide on premium structures and policy terms. You can choose between stepped premiums, which increase as you age, starting lower but becoming more expensive, or level premiums, which remain consistent over the policy's life, typically higher at the start than stepped premiums but potentially cheaper over the long term. Standalone policies are independent, claiming one does not affect the coverage amount on another. Bundled policies can offer cost savings but reduce overall coverage with each claim.

Step 4: Additional Policy Features: Consider policy features like waiting periods for income protection or automatic benefit indexation to keep up with inflation. These can significantly influence the usefulness and cost-effectiveness of your insurance.

Integration of Insurance into Financial Planning

Integrating insurance into your broader financial strategy is critical. It should complement your other financial efforts, such as savings, investments, and retirement planning. For instance, while your savings might cover short-term financial needs, insurance can protect

against more substantial, unexpected financial impacts.

Regular Review and Adjustment

An often-overlooked aspect of insurance planning is the need for regular reviews. As your life changes, so too should your coverage. Major life events like marriage, the birth of a child, a significant career change, or buying a house usually necessitate reassessing your insurance needs. Regularly reviewing your policies ensures that your coverage aligns with your current lifestyle and future goals.



Effective insurance planning isn't just about having peace of mind; it's about creating a financial shield that protects your future and supports your long-term economic stability. By carefully structuring and integrating insurance into your overall financial plan and adjusting as necessary, you can ensure that this shield remains robust and responsive to your evolving life circumstances. This proactive approach allows you to face life's uncertainties confidently, knowing that you and your loved ones are well-protected.

5. Pricing, Affordability, and the Claims Process

Understanding the financial aspects of insurance—including pricing, affordability, and the claims process—is vital for ensuring coverage that meets your needs and is economically viable.

Understanding Insurance Pricing

Insurance pricing is influenced by various factors, including the type of coverage, the individual's risk profile, the policy features, and even broader economic conditions. Here's how these factors typically play out:

Risk Assessment: Higher risks associated with specific jobs, health conditions, or lifestyles can lead to higher premiums. For example, a construction worker might pay more for disability insurance than an office worker due to the increased risk of physical injury.



Age and Health: Premiums generally increase because the likelihood of claiming benefits typically rises. Health screenings can also impact costs; a clean bill of health might reduce premiums, whereas pre-existing conditions can increase them.

Policy Features: Options like a shorter waiting period for income protection insurance or a more extended benefit period can increase premiums. Conversely, higher deductibles or copays can reduce monthly

costs but increase out-of-pocket expenses when a claim is made.

Making Insurance Affordable

While insurance is an essential aspect of financial planning, it must be affordable. Here are strategies to keep insurance costs in check without compromising on necessary coverage:

Review and Compare Insurance Policies: Regularly comparing policies can help you find the best rates and terms. With the digital tools available today, comparing multiple insurers and their offerings is easier than ever.

Adjust Coverage as Needed: Reduce costs by tailoring coverage to match your changing needs. For instance, reduce your life insurance coverage accordingly as your mortgage decreases.

Bundle Policies: Some insurers offer discounts when you bundle multiple types of insurance, such as home and auto, with one provider.

Manage Premium Structures: Opting for stepped premiums can make initial costs more manageable, although they will increase over time. Evaluate what works best for your current financial situation.

Navigating the Claims Process

The claims process is a crucial aspect of your insurance experience, as it's when the insurer fulfills its promise to cover losses in times of need. Understanding this process can help ensure that claims go smoothly:

Notification: Immediately inform your insurer of a claim. Delays in notification can complicate the process or lead to denials.

Documentation: Provide all necessary documentation as required by your policy. This can include medical reports, proof of income, or police reports for theft.

Honesty and Transparency: Always provide accurate and truthful information. Discrepancies can lead to denied claims or legal issues.

Understanding Your Policy: Know what your policy covers and what it doesn't. This knowledge can help manage expectations and prepare for any potential out-of-pocket costs.

Common Issues in the Claims Process

Despite best efforts, issues can arise during the claims process. Common problems include disputes over the valuation of claims, delays in processing, or disagreements about policy interpretations. If such issues occur, policyholders can seek resolution through internal dispute resolution processes offered by insurers or escalate to external bodies like the Australian Financial Complaints Authority (AFCA) for impartial adjudication.

Effectively managing insurance costs and understanding the claims process are fundamental to effectively leveraging your coverage. By actively engaging with these aspects of insurance, you can maintain affordable, effective coverage that provides financial protection when needed most. This proactive management ensures that insurance remains a valuable part of your overall financial strategy, providing security and peace of mind throughout various stages of life.

6. Choosing the Right Insurance Provider

Selecting the right insurance provider is as crucial as choosing the right type of insurance. This chapter delves into the factors you should consider when selecting an insurer, ensuring that your choice aligns with your financial goals and

provides the reliability and support you need.

Criteria for Selecting an Insurance Provider

When evaluating potential insurance providers, several key aspects should be considered to ensure that you are choosing a company that not only meets your needs but is also stable and reputable:

Financial Stability: One of the most critical factors in choosing an insurer is their financial strength. An insurer with solid financial health is more likely to be capable of paying claims, even during economic downturns. Agencies like Standard & Poor's, Moody's, and AM Best rate insurers on their financial strength, providing a useful reference for consumers.

Reputation and Reliability: The reputation of an insurance company can be a significant indicator of the quality of service you can expect. Reviews and ratings by other customers, available through various online platforms, can offer insights into the insurer's customer service, claim settlement practices, and overall reliability.

Policy Terms and Conditions: Understanding the Policy Terms and Conditions is vital. Look for clarity and transparency in policy documentation. Insurers that provide straightforward, easy-to-understand policy documents are preferable as this reflects their commitment to customer service.



Claims Process: The efficiency and simplicity of the claims process are paramount. Insurers offering a streamlined, user-friendly claims process can significantly reduce the stress of making a claim. Enquire about the average time to settle claims and the support provided during the claims process.

Cost vs. Coverage: While cost is an essential factor, it should not be the sole criterion for choosing an insurer. Compare the costs against the coverage options provided. Sometimes, a slightly higher premium might be justifiable for more comprehensive coverage or better service provisions.

Customisation and Flexibility: Everyone's insurance needs are unique. Look for insurers that offer customisable policies tailored to fit specific requirements. Flexibility in adjusting coverages, choosing riders, or modifying terms can be very beneficial as your insurance needs to evolve.

Importance of Policy Features Over Premium Costs

While affordable premiums are substantial, focusing solely on cost can lead to inadequate coverage that costs more in the long run. Evaluating the features of the policy is crucial:

Comprehensive Coverage: Ensure the policy covers all the risks relevant to your situation. Adequate coverage for critical aspects of your life and health is more important than the lowest premium.



Service Quality: The level of customer service the insurer provides should be a significant factor in your decision. An insurer's responsiveness and support offered, especially when handling claims,

can greatly influence your experience in times of need.

When to Review and Adjust Your Insurance Coverages

Life changes, such as a new marriage, the birth of a child, a new home purchase, or significant changes in health, all necessitate a review of your insurance coverage. Regularly reviewing your policies ensures that your coverage meets your evolving needs and that you pay enough for unnecessary coverage.

Annual Reviews: Conduct an annual insurance review to assess changes in your financial situation, family structure, and other relevant factors.

Life Event Triggers: Certain life events, such as changing jobs, moving to a different state, or significant financial changes, should trigger an immediate review of your insurance portfolio.

Choosing the right insurance provider involves balancing cost, coverage, service quality, and company stability. By carefully considering these factors, you can select an insurer that meets your current needs and adapts to changing circumstances. This strategic approach ensures that your insurance protection remains robust, responsive, and aligned with your financial objectives.

7. Navigating Life Changes with Personal Insurance

Life is dynamic, and so do your insurance needs as it changes. This chapter focuses on effectively adapting your insurance policies to align with significant life events. Understanding when and how to adjust your coverage ensures that your insurance continues providing the protection you need as your circumstances evolve.

Major Life Events Impacting Insurance Needs

Several key life events can significantly affect your insurance requirements. Here's how you can navigate these changes:

Marriage or Partnership: Combining lives often means combining financial responsibilities. It's essential to review and possibly adjust life and disability insurance to ensure that both partners are adequately covered. Add or increase coverage to reflect joint financial obligations and support the new family structure.

Birth or Adoption of a Child: The arrival of a new family member increases financial responsibilities. This is an ideal time to increase life insurance coverage to secure the child's economic future and consider health insurance options that include paediatric care and related needs.

Purchasing a Home: Buying a home is typically accompanied by a significant mortgage, making it necessary to review your life and property insurance. Ensure your life insurance can cover mortgage payments in the event of your untimely death, and properly adjust your homeowners' insurance to cover the new property.

Changing Jobs or Careers: A change in employment might alter your income level, benefits, and insurance needs. If your new job comes with increased risk or you lose insurance benefits with your previous employer, adjust your disability and health insurance accordingly.

Retirement: As you transition into retirement, your income sources change, and your dependents may no longer rely on your financial support. This stage often allows for a reduction in life insurance but might increase the need for health insurance that covers age-related conditions.

Tips for Adjusting Insurance Coverage

Here are practical steps to ensure your insurance remains aligned with your life changes:

Conduct an Annual Insurance Review: Even if significant life events haven't occurred, an annual review of your policies helps identify subtle changes in your needs and adjustments in the insurance market.

Consult with Professionals: Their expertise can provide insights into the necessary adjustments and help you explore new insurance products that better suit your evolving needs.



Maintain Open Communication with Your Insurer: Keep your insurance provider informed about significant life changes to ensure your coverage remains appropriate and claims are not jeopardised by outdated information.

Navigating Claims During Life Changes

Life changes not only affect your coverage needs but also how you might approach the claims process:

Update Beneficiary Information: Ensure the beneficiaries listed on your life insurance and other relevant policies are current to avoid complications in the event of a claim.

Understand Policy Clauses Related to Life Changes: Some policies include specific clauses that address life changes, such as marriage or the birth of a child. Knowing these can provide additional benefits or options in your coverage.

As your life evolves, so should your insurance. Proactively managing your insurance in response to life changes optimises your financial protection and maximises the value you derive from your insurance investments. By staying informed, engaging with professionals, and regularly reviewing your policies, you can ensure that your insurance coverage effectively supports your lifestyle and financial goals through all life's stages.

8.Future Trends in Personal Insurance

As we look towards the future, the personal insurance industry is poised to undergo significant transformations

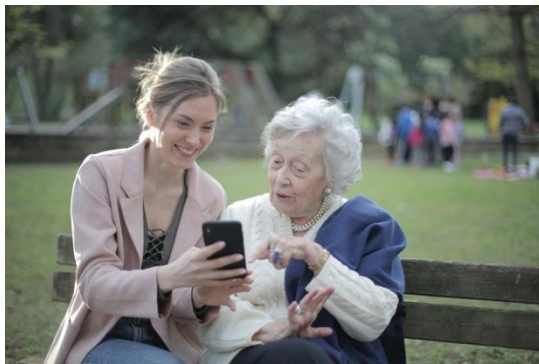
influenced by technological advancements, regulatory changes, and evolving consumer expectations. This chapter explores these trends and predicts how they might reshape the insurance landscape, offering insights into what policyholders might expect in the coming years.

Technological Advancements and Their Impact

Technology is set to dramatically alter how insurance products are designed, priced, sold, and serviced. Here are some critical technological trends:

Artificial Intelligence (AI) and Machine Learning: These technologies are increasingly being used to streamline underwriting processes and claims handling, making them more efficient and customer friendly. AI can analyse vast amounts of data to assess risks more accurately, potentially leading to more personalised insurance pricing.

Telematics and Wearable Technology: In health and auto insurance, devices that monitor individual behaviour and health metrics are becoming more common. This real-time data allows insurers to offer personalised insurance premiums based on actual behaviour or health conditions, promoting a move towards more usage-based insurance models.



Blockchain: This technology promises to enhance transparency and reduce fraud by securely and immutably recording transactions. For insurance, this could mean faster claims processing, reduced costs, and improved trust between insurers and policyholders.

Predictions for Changes in Insurance Regulation and Products

Regulatory frameworks are evolving in response to these technological innovations and the changing needs of consumers. Future regulatory changes will likely focus on protecting consumers' privacy and ensuring that the rapid adoption of new technologies doesn't compromise the fairness or accessibility of insurance. Moreover, as the data landscape changes, regulations must address how data is used in underwriting and rating, ensuring discriminatory practices are avoided.

Regarding insurance products, expect to see more flexible and customisable policies that can adapt to individual circumstances. For example, as gig and freelance work become more prevalent, products that cater to episodic or short-term coverage needs will likely become more widespread.

The Role of Sustainability in Insurance

Another growing trend in the insurance industry is the integration of sustainability and climate change considerations into risk assessment and product offerings. With the increasing frequency of climate-related events, insurers are reconsidering how such risks are insured. This could lead to the development of new products that specifically address risks from climate change, such as coverage of extreme weather events or policies that incentivise sustainable practices among policyholders.

The Consumer's Changing Expectations

Today's insurance consumers seek more than just financial protection; they seek value-added services, greater transparency, and more control over their policies. Insurers respond by offering digital platforms that give policyholders real-time access to their policy information, claims status, and direct communication channels. Moreover, consumers increasingly prefer companies that demonstrate ethical practices and corporate responsibility, pushing insurers to adopt more consumer-centric approaches and sustainable business practices.

The future of personal insurance is one of dynamic change, driven by technological innovation, regulatory evolution, and shifting consumer demands. This could mean

more personalised and flexible products, improved service delivery, and greater engagement with insurers. Staying informed about these trends will be crucial for consumers looking to make the most of their insurance coverage in a rapidly evolving market. This awareness helps adapt to new opportunities and navigate potential challenges that the future may hold.

9. Conclusion and Further Steps

Dealing with personal insurance can be stressful. The fear of making the wrong choice and potential financial losses is real. Without proper insurance, an unexpected illness, injury, or death could leave you or your loved ones in financial trouble. The uncertainty about what coverage you need adds to this burden.

But you don't have to face this alone. This eBook has provided clear, actionable advice on personal insurance in Australia. We've explained life insurance, income protection, and critical illness coverage, each of which helps secure your financial well-being. Understanding these insurance types and choosing the right coverage can protect your future. This guide has equipped you with the knowledge to make confident decisions, turning a daunting task into an empowering one.

Remember, proper insurance is your safety net. It protects you and your loved ones from life's uncertainties. By investing in the

right coverage, you can face the future with peace of mind.

Thank you for joining us on this journey. We hope this guide has made personal insurance more transparent and more manageable. If you need more help, reach out for personalised advice. Here's to a secure and confident financial future!

10. Appendices and Resources

This chapter provides additional resources and tools to enhance further your understanding and ability to navigate the world of personal insurance. These appendices are designed to offer quick references, detailed explanations, and further reading options to assist you in making informed insurance decisions and managing your policies effectively.

Glossary of Insurance Terms

Understanding insurance terminology is crucial in navigating policies and discussions with providers. This glossary includes definitions of standard insurance terms that you may encounter:

Beneficiary: The person or entity designated to receive the insurance benefits upon the occurrence of the event covered by the policy.

Claim: A request made by the policyholder or the beneficiary for payment of the benefits as provided by the policy.



Deductible: The amount that a policyholder must pay out of pocket before the insurance company pays a claim.

Exclusion: Specific conditions or circumstances for which the policy will not provide coverage.

Premium: The amount paid periodically to the insurance company in exchange for insurance coverage.

Underwriting: The process by which an insurer evaluates the risk of insuring a home, car, or individual and determines the premium that should be charged.

List of Regulatory Bodies and Resources

This list includes key regulatory bodies and resources that can provide additional information, assistance, and oversight:

Australian Securities and Investments Commission (ASIC): Regulates financial services and companies to protect Australian consumers, investors, and creditors.

Australian Prudential Regulation Authority (APRA): Oversees the financial soundness of banks, credit unions, insurance companies, and superannuation industries.

Australian Financial Complaints Authority (AFCA): Provides independent dispute resolution for consumers and small businesses complaining about financial products and services.

FAQ Section with Common Insurance Questions and Answers

This FAQ section addresses some of the most common questions about personal insurance:

How do I choose the right amount of coverage? Consider your financial obligations, dependents, lifestyle, and long-term goals. It's often recommended that you speak with a financial adviser to tailor coverage to your specific needs.

What should I do if my claim is denied? Review the reasons for denial, ensure you have complied with all policy terms, and check if additional documentation is required. If necessary, you can appeal the decision with your insurer or seek assistance from AFCA.

How often should I review my insurance policies? It is advisable to review your policies annually or whenever significant life changes occur, such as marriage, the birth of a child, or a change in income or employment.

Eclipse Advisory: Your Strategic Financial Partner

Eclipse Advisory offers bespoke financial and business advisory services. With a commitment to personalisation and strategic insight, our firm guides clients through financial complexities, ensuring tailored advice for every stage of their journey.

David Robson, CEO and Founder of Eclipse Advisory, brings more than 40 years of experience in financial advisory, specialising in wealth creation, financial planning, and taxation. His extensive professional accreditations and memberships underline his status as a trusted and skilled advisor in the financial sector.

Eclipse Advisory distinguishes itself through its commitment to quality service, powered by a solid advisory framework and a client-focused support system.

Our methodology guarantees strategic, personalised advice, complemented by consistent monitoring and reviews to achieve financial goals.

Our comprehensive suite of specialist services includes superannuation & SMSF, retirement & estate planning, bookkeeping & outsource CFO, and business & startup services.

Invitation

Our objective is to furnish clients with actionable insights and strategies for informed decision-making and enhance financial resilience.

We appreciate you taking the time to read our publication and hope you found it useful. Your feedback is important to us, as it helps us better serve your needs.

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Email an appointment request to: admin@eclipseadvisory.com.au





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We're looking forward to working with you towards your financial success.

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