

## CENTREPOINT ALLIANCE RISK ROADSHOW AGENDA

<b>8.45 am</b>	<b>Arrival</b>
<b>9.00 am Welcome and industry update   David Spiteri</b>	
<b>9:00 am</b>	<p>David will provide an update on insurance trends amongst Centrepoin's approved product list. Where is insurance being written and how do we match against our financial planning competitors.</p> <p><b>David Spiteri, Centrepoin Alliance</b></p>
<b>9.30 am</b>	<p><b>Proper Protection - The Foundation Stone Of A Financial Plan</b></p> <p>There has always been a professional obligation on financial planners to do the right thing by their clients when it comes to personal protection, and with the advent of Financial Services Reform in 2004, this was added to by a legal obligation to do the same. Yet here we are some 7 years later in the grip of an underinsurance epidemic – why?</p> <p>A lot of advisers will say that the primary reason has been the decline in life writers since the turn of the century, and it is certainly true that there has been a marked decrease in this area. However, I believe the primary reason for the underinsurance epidemic lies fairly and squarely on the shoulders of advisers in the industry today.</p> <p>Australians do not set out to be underinsured – most Australians have personal insurance cover of sorts and they are not aware that their cover is inadequate - it is their advisers who have allowed them to be underinsured. I believe there are 3 main problems that financial advisers face when seeking to provide appropriate personal protection for their clients, and this session will provide the necessary tools required for the solutions to these problems</p> <p><b>Chris Unwin</b></p>
<b>10.40 am</b>	<b>Morning tea</b>
<b>11.00 am</b>	<p><b>The “How to Guide” to Family Protection Strategies</b></p> <p>This presentation uncovers the opportunity in providing insurance advice to the whole family unit. This is a step by step guide that challenges financial advisers to look beyond research house definitions and dig deeper in understanding the unique protection needs of the whole family.</p> <p>From needs analysis, to benefit selection and ultimately how to future-proof your advice, this presentation ensures you are well-positioned to provide the right insurance solutions to the largest of all target markets – families.</p> <p><b>MLC</b></p>
<b>12.00 pm</b>	<b>Close</b>