



TROY EDMONDSON - IMPORTANT INFORMATION

I am contacting you to inform you of an important decision. I am merging my business, Business & Estate Planning Specialists into BeauLife Group – a business owned/operated by Paul & Matt Beauchamp. Rhonda Nathan and I will move into the larger BeauLife office in the Brisbane CBD. BeauLife is authorized through a different Licencee being Madison Financial Group Pty Ltd.

New Address: Level 1, 160 Edward Street, Brisbane
Phone Number – remains the same – 1300 781 727.

Paul and Matt's business, BeauLife is significantly larger – with 6 other advisers and 7 support staff, including a specialist claims manager. This will allow us to expand and improved our service offering to you, so I feel it is a fantastic opportunity. This will allow me to spend more time providing advice, rather than spending most of my time running the business. I have known Paul and Matt for over 10 years, and they have one of the largest, reputable financial services businesses in Queensland.

I am currently an authorised representative of Affinia Financial Advisers Limited (Licensee). Due to the merger, it is a requirement that I transfer my practice from Affinia Financial Advisers Limited (Affinia) to Madison Financial Group Pty Ltd AFSL (Australian Financial Services Licensee) No. 246679, effective from now.

As a consequence of this change, you do not need to do anything – this letter is a formal notification of the change. However, Affinia require me to advise you that you can remain with Affinia and they will appoint a new Authorised Representative to service you, who will have access to all your personal information.

If Affinia does not receive the attached completed form from you within 14 days, they will assume that you have consented to retaining my services.

Please do not complete the attached form if you wish to remain with me and retain my services.

Should you have any concerns or questions please do not hesitate to contact me on 1300 781 727.

Thank you for your continued support. I look forward to assisting you with your financial needs in the future.

Yours faithfully

Troy Edmondson

PS. I have also attached an overview of our Claims Management Service which we will integrate with the BeauLife team.



**Business & Estate
Planning Specialists**

CLAIMS MANAGEMENT

Claims Management

Why Claims Management Assistance Should Be Important to You

If you have an insurance policy, there should be 2 primary considerations:

- *How do I make a claim on my policy?*
- *Will the insurer pay – in a timely manner, without many hassles?*

Completing claims documentation can be a difficult task, especially if you are hospitalised with an injury or major illness. Wading through a 24-page document requiring concentration may not be top of your agenda.

And then once completed, you may be subject to stalling tactics or a claims assessor looking for an avenue to avoid paying you. This can cause mental anguish on top of your illness or injury.

To assist you through the difficult process of making a claim on your policy, Business & Estate Planning Specialists have documented the **Claims Management Service**. We personally take on all the responsibility for managing your claim – for no additional cost, if you are a client of Business & Estate Planning Specialists.

The Claims Management Service has been developed following experience with over 100 personally managed claims on behalf of clients. We assist you with the following:

- Completion of claims documentation;
- Provide you with forms for your doctor to complete;
- Provide you (& your doctor) with reply paid envelopes for your convenience;
- Liaising with your doctor/s obtaining supporting documentation for your claim;
- We scan everything before emailing directly to the claims assessor. We avoid posting documents to escape “we didn’t receive that” – you would be surprised how often posted documents went missing;
- Scanning and emailing provides an excellent audit trail for you and us;
- Every document emailed is followed up within our timeframe guidelines – we want prompt action;
- Negotiate with the claims assessor on your behalf;
- We can argue points of policy definitions (over 20 years’ experience) if required to get your claim paid;
- Update you regularly so you are constantly informed;
- Personal delivery of claims cheque or arranging a direct deposit to your account;
- Explain how a claim payment may affect your other insurance covers;
- Explain how policy options such as Life Buyback & Trauma Reinstatement work with regard to timeframes
- We diarise these timeframes as insurers generally do not advise you – and you may lose the opportunity to get back that important cover. We ensure this does not happen;
- We can lodge complaints on your behalf if your claim needs disputing.



“Troy and his team were fantastic with their claims service. The policy gave me important choices to get the best possible surgery and have plenty of time off work.”
Hans Lesquillier – The Professionals Toowong

24 / 7 Access

1300 781 727