



Calculating risk

The unexpected can happen to us at any time. You can be prepared for the potential financial impacts by minimising the risk.

- Identify what could happen for those unplanned events.
- Plan what do to do if each of the risks were to happen.
- Minimise the financial impact of risk.
- Review the plan to make sure it's effective.
- Have a rainy day emergency fund for unplanned events.
- Use our insurance calculator on www.ioofonline.com.au to determine what level of insurance you need.

For more information, speak to your financial adviser or speak to our **Client Services Team** on **1800 333 500**.