

DKN Financial Group

Risk Solutions



DKN Financial Group Limited (DKN) recognises the best laid financial plans can be critically threatened when a client or member of their immediate family suffers an unexpected serious illness or accident or dies suddenly.

DKN is well positioned to provide risk support and knowledge to associated practices, allowing development of their risk knowledge and grow the level of risk advice being delivered to clients.

How can DKN assist your practice to grow the level of risk advice?

- ✦ Position risk to your clients as an integral part of their overall financial planning solution - not an add on
- ✦ Assist in the development of staff to competently deal with pending risk applications and meeting clients expectations during the underwriting process.
- ✦ Develop associate knowledge in business insurance solutions (eg. Succession / buy / sell)
- ✦ Assist in locating an insurer for any clients with a difficult medical history (eg. mental health conditions, diabetes, cardio vascular issues, cancer etc.)
- ✦ Provide specialised risk training support, either in house or external
- ✦ Provide the option to outsource your clients' risk needs to specialist risk writers and share the revenue while maintaining ownership of your client.



Peter Stathis, Risk Specialist

DKN has appointed risk specialist Peter Stathis to spearhead the promotion of the risk insurance offer. With 18 years in financial services including eight years in risk insurance working for AIG Life, ANZ and AMP, Peter has been working with the network establishing a framework to cater for risk writers and risk referrers alike.

Peter is committed to assisting our associate practices in ensuring their clients' risk insurance protection needs are properly identified, assessed and met.

DKN distributes a range of risk products from BT to the DKN community. BT offers a comprehensive range of risk protection benefits that are competitively priced, simple to use and designed to meet the needs of most clients.

BT Life Protection Plans - (Life on Wrap and SuperWrap)

The seamless integration to the BT Wrap platform makes life insurance easy to quote, easy to track and rewarding to write. BT Insurance offers a comprehensive range including:

- ✦ Life insurance
- ✦ Income Protection
- ✦ Living (Trauma Cover)
- ✦ TPD insurance

Benefits

The benefits of using BT Life Protection Plans include:

- ✦ Quoting and tracking all your clients' insurance needs online so you always know the status of your clients' policies
- ✦ BT Insurance policies are highly rated by independent researchers and offer competitive rates
- ✦ A simple application process for applicants under 46 years of age and sums up to \$1 million
- ✦ Income protection cover available for hazardous occupations
- ✦ Full retail commission structures are available but can also be dialled down to nil on a case by case basis depending on your practice remuneration structure

DKN's risk offer aims to support associated practices in broadening their revenue stream by providing risk insurance solutions in a way that integrates with the existing advice process.

For more information on how DKN can support your practice's risk advice efforts contact Peter Stathis on 03 9667 0700, 0422 203 603 or email PStathis@dkn.com.au. Alternatively, visit the DKN website - www.dkn.com.au