



My Protection Plan

A lot can happen over your lifetime

Peppercorn Mortgages services extend beyond just helping you find the right loan. It's also about helping you understand the risks of borrowing. ALI Group's My Protection Plan is a product we offer that could assist with managing these risks.

Please keep in mind the following advice is not tailored to your circumstances. You should read the [Product Disclosure Statement \(PDS\)](#) and consider whether this product meets your needs.

Financial hardship can happen to anyone

It's safe to assume that our standard of living, health and family are important to us. However, there are certain events, such as serious illness or injury, which can put your home, lifestyle and future plans at risk.

What's your back up plan? If you haven't got a clear plan, you're not alone. People don't even like to think about it – even though they need to.

My Protection Plan: Protects you

My Protection Plan is an optional life insurance policy - which could provide you with a payment in the event of serious illness, specified injury or death. You can choose how and when you use those benefit funds – for instance, to help with living expenses, medical costs, or reduce large debts. Just as important, My Protection Plan is flexible, doesn't require any medicals and covers all types of employment.

The real-world benefits

Joel and Anna achieved their first home dream with the help of guarantors. To give themselves and their guarantors peace of mind if anything were to happen to either of them, they took out the protection offered by their broker, Craig. Then, at the same time they were expecting their second child together, 24-year-old Joel was diagnosed with testicular cancer. The money they received from making a claim on their policy, lifted the financial burden and stress and allowed Joel to focus on his health and his young family.

Ask us today

My Protection Plan may provide you with fast financial assistance when you need it the most. Ask us about applying for My Protection Plan today.

Who are ALI Group?

Established in 2003, [ALI Group](#) is a specialist risk insurance business committed to protecting Australian home and property buyers from financial hardship.

If you would like more information about ALI Group or to see how they have assisted many Australians when they really needed it go to www.aligroup.com.au.

IMPORTANT INFORMATION:

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home loan or other loans. Whilst the initial My Protection Plan quote you received was based on your loan amount, **we are not recommending that this product nor any specific cover amount is personally suited to you and your circumstances.** You should consider the combined Product Disclosure Statement and Policy Document (available at <http://www.aligroup.com.au>) when deciding if this product is appropriate for you. If you require advice specific to your circumstances, you should speak to a financial adviser. © ALI Group 2021