



Personal and Business Insurances

Just as you cannot build a house without foundations, most investment planning requires insurance to underpin your assets, and protect them against loss. The most critical of your assets are naturally you yourself, and your ability to work.

If you no longer work, it is probable that your need for personal insurance has finished. If you're still working however, there is a very real chance that there is a gap between where your finances are now, and where you would ultimately like to be. Insurance fills that gap.

Cachewise (formerly Makeham Financial Services) has been helping clients decide on appropriate levels of cover for many years now. We advise on Life Cover, Total and Permanent Disability Cover, Income Protection and Trauma Cover.