



Adviser in Focus: Jeff Thurecht on challenging clients' bulletproof mindset

Jeff Thurecht's biggest challenge when it comes to the insurance aspect of his practice is getting past what he calls the bulletproof mindset of his clients.

Mr Thurecht, who is principal adviser with Evalesco Financial Services, focuses on the wealth accumulator part of the advisory market and says the relative youth of his clients, who are usually aged between 30 and 45, means they are in the process of switching from a nothing will ever happen to meq mindset, to one where they realise they are getting to a point in their lives where insurance makes sense.

My clients are often first time home owners who have built up a certain amount of equity and are looking at what is next in terms of wealth accumulation, Mr Thurecht explains.

They are moving from a place where they've been focused solely on their own needs, to having a family and realising they need to consider what would happen if something happened to them, he says.

When working with these types of clients, Thurecht works hard to balance their insurance needs with their available cashflow. My clients usually have good income, but they also have significant mortgage outgoings, so cashflow is a concern. So it's about structuring the right cover for their needs, he says, explaining that a popular option with clients to reduce the cost of premiums is to take out Extra Benefits income protection cover through Macquarie Life's Super Protector product.

Clients can usually see the value of income protection and life insurance cover, but trauma is another matter because it's often a bit more expensive, which is why Macquarie Life Active works well for wealth accumulators because it fills the gap between life insurance and trauma insurance. Clients can also easily understand Macquarie Life Active's severity-based payment structure because it's similar to other insurances they have like car insurance.

Sports fanatic Mr Thurecht says it's very satisfying focusing on the wealth accumulator market because, as a 36-year-old father of two small children, he can really identify with his clients' needs.

We like organising social events like golf days and wine tastings for clients because these are activities that we enjoy and they also help us get closer to our clients, he says.

As for the future of his business, Mr Thurecht says we're focused on growing the business through acquisition and also organically. We've made a couple of acquisitions over the past few years and we've established a strong referral network, all important parts of the next stage of our business development.

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