



Take control of your future

Insurance to protect yourself,
and your parents

Where would you turn in a health crisis?

When you're still establishing yourself in life, whether it's building a career or starting a family, it can be hard to build up savings.

If you suffered a serious illness or accident, how would you pay for your bills or meet your living needs? What would that mean for your future, or the future of any dependants you may have? That's why, when a serious illness or accident strikes, many young people are forced to turn to their parents for financial support.

But what if your health crisis was a really big one? What if your death or disability meant your parents had to take over responsibility for your debts or dependants?

What would that mean for your parents' financial situation (and their retirement plans)?

Did you know?

- One in five families will be impacted by the death of a parent, a serious accident or illness that renders a parent unable to work[#].
- Two thirds of families with kids at home couldn't meet their expenses beyond 12 months of the main breadwinner passed away[†].
- 95% of families do not have adequate levels of insurance[#].

[#] 'The Lifewise/NATSEM Underinsurance Report' – February 2010

[†] 'Analysis of Insurance Needs', Rice Warner Actuaries – May 2005

Bail yourself out with life insurance

If you think Government welfare will help, consider that the maximum disability support pension is only \$670.90 per fortnight (\$17,443.40 p.a.)[^]. That's if you're eligible for any assistance at all. Qualification is based on the extent of one's physical condition and is means-tested.

By taking out your own life insurance, you've got a valuable safety net to protect you financially if things go wrong – so you and your family (if you have one) don't have to rely on anyone else.

A financial adviser can help you build a life insurance plan that covers:

- your income
- your lifestyle expenses
- your debts
- the needs of your dependants.

They can also help you structure your insurance in a way that's most cost and tax-effective.

[^] Centrelink Disability Support Pension, maximum single rate from 20 March 2011



For an insurance strategy that suits your circumstances, and your budget, talk to your financial adviser.

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