



There are four types

| Life | TPD | Income Protection | Trauma |
|---|--|--|--|
| | | | |
| Life insurance covers death. It is a lump sum payment used to pay for medical costs, take care of family, repay debt and pay for funeral expenses. | Total and permanent disability insurance. Provides a lump sum to cover medical costs and lifestyle changes. | Income protection covers your salary. It provides a monthly benefit, up to 75% of your salary, if you are sick or injured and can't go to work. | Is cover for diagnosis of specific illnesses. Provides a lump sum that can be used to assist with medical expenses, repay debt and lifestyle changes. |

Consider this ¹



- 1 in 3 men and 1 in 4 women will suffer from cancer
- Cancer costs the average family \$50,000
- 60,000 strokes each year in Australia, 1 every 10 minutes
- 60% + chance of being disabled for more than 1 month during your working life

Think of it as a coat



This will protect you from whatever comes your way – rain, wind, snow or cold weather.

If you have all four personal insurances you will have four layers in your coat.



How thick your coat needs to be will depend on your own situation.

Factors to consider are your family situation, level of debt and type of lifestyle you want to maintain if a storm hits.

The majority of people need all four layers, or all four types of personal insurance, in their coat.

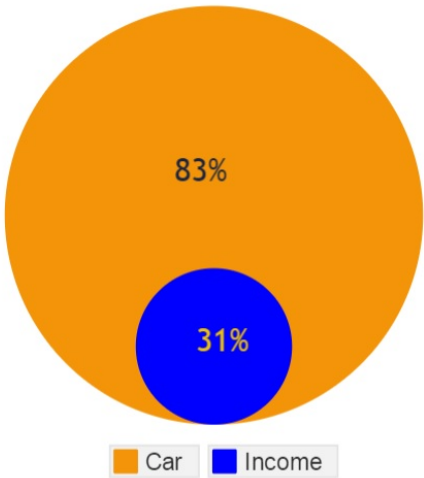
If you have less than four layers you may be warm but soaking wet. Or dry but really cold.

Did you know?

83% of people insure their car yet only 31% of people insure their income.²

Compare this to the average car value of \$30,000

Earning \$60,000 for 25 years will give you \$1.5 million



Contact Us



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This is general advice only and does not take into account your financial circumstances, needs and objectives. Before making any decision based on this document, you should assess your own circumstances or seek advice from a financial adviser and seek tax advice from a registered tax agent. Information is current at the date of issue and may change.