



Insurance fundamentals

Protecting what's important



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When it comes to insurance, the old adage, ‘better safe than sorry’ rings true.

We don't like to think about getting sick or even worse, the death of a loved one, but when these things happen, insurance can help alleviate some of the financial stress. Insurance is about managing risks so you can protect yourself, your loved ones and your lifestyle if the unexpected happens.

The tricky part can be figuring out your insurance needs and then how much you need to be insured for. This booklet explains the fundamentals of insurance and also has some real life stories that bring the importance of insurance to life.

Remember, these fundamentals are a guide only and don't take into account your own personal circumstances. A qualified Mr Insurance adviser can recommend the best insurance cover to suit your financial situation. You should obtain and consider a product disclosure statement (PDS) before making any decision to acquire a product.

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Peter J Byrne

Authorised Representative and Director of
Mr Insurance

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Insurance fundamentals

Why you need life insurance

The day you've been waiting for has arrived; your brand new car is ready to take home. The first thing you do before driving it is get it insured. There's no way you would risk anything happening to your new car!

This is a common scenario. Most of us don't think twice about insuring our possessions, but what about protecting the most important asset – you? If you were in an accident and couldn't work, how would you and your family afford your medical bills, on top of your mortgage and daily expenses?

While no-one expects to encounter misadventure, being prepared for adversity can help you protect against financial hardship. Insurance is an important part of any financial plan. In fact, wealth protection is often easier and cheaper than wealth creation. A comprehensive financial plan is as much about protecting wealth as it is growing it.

Life insurance is one of the best ways of protecting what's most important to you. However understanding it all can be time consuming and complicated. Let's simplify things and look at the basics.

The underinsurance epidemic

One of the biggest security threats facing Australians is the underinsurance epidemic. The majority of Australians simply don't have sufficient cover. Even more alarming, many lack any cover at all. Consider the statistics¹:

- 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;
- The typical Australian family will lose half or more of their income following a serious illness, injury or the loss of one of parent as a result of underinsurance;
- 95% of families do not have adequate levels of insurance; and
- Underinsurance is expected to cost the federal government \$1.3 billion over the next 10 years.

These are sobering statistics, but the good news is that underinsurance can be overcome. Your Mr Insurance financial adviser can help work out your insurance needs and how to structure premiums cost effectively.

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The amount you pay for a policy is called the 'premium'. The premium usually includes a policy fee for each life insured on the policy.

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Separating fact from fiction

Before we explore the various types of insurance available, let's take a closer look at some common misconceptions about life insurance.

Myth No. 1: The insurance via my superannuation is enough

Like most Australians, you've discovered your only life insurance is through your super. You may be surprised at how little this amount of cover actually is.

Research shows that almost half of industry super fund members are underinsured by \$100,000 for life cover and by \$1,000 per month for income protection cover². These are frightening statistics when you consider that many Australians only hold their insurance through their super.



Your Mr Insurance adviser can help assess whether your insurance needs are being met with your insurance through super.

Insurance through superannuation explained

Because superannuation is the primary source of retirement income for most Australians, the Government has given it a number of tax breaks. This includes tax effective options for purchasing total and permanent disability (TPD), income protection and life insurance through it. So, if you hold your insurance through super, you can use your super contributions to pay for the premiums, instead of having a policy outside of super and using after-tax income to pay for the premiums.

After assessing how much life insurance you actually have through super, you'd be surprised how little there really is. Studies conducted by Rice Walker Actuaries estimate the average insurance amount payable from super is approximately \$70,000.

You may need to consider additional and separate cover to your super to meet your life insurance needs.

Practically speaking

Meet Lee

Lee is 37 years of age. His salary is \$85,000 p.a. and he would like to establish life insurance cover.

His spouse, Anita, will be listed as the sole beneficiary. As a spouse, Anita meets the

Insurance through superannuation is a tax and cost-effective way to protect yourself and your family, but there are some things you should consider.

Is it enough?

The level of cover provided by super funds is often a conservative estimate based on your salary and not on how much you actually need.

Is the structure right?

Make sure the waiting periods and benefit periods on any salary continuance cover are right for you. Also consider other features and options that may be only available through stand-alone insurance, e.g. future insurability benefits and funeral advancement benefits.

Will benefits be taxed?

Claim benefits may be subject to tax depending on the level and type of cover and who benefits are paid to.

Is there a continuation option available?

If you leave your employer, make sure you have the option to take your insurance with you.

Does the insurance complement the intentions of your will?

Life insurance benefits are paid to a fund's trustees who can then use beneficiary nominations, your will or their own discretion to determine who benefits should be paid to. Make sure you ask your fund about their trustee's order of payment.

Understand the role of the trustee

The insurance you purchase through super is owned by the trustee who oversees the process when it is time to claim a benefit.

This can make the process lengthy and subject to trustee discretion.

Insurance through super can be complex, so you should seek advice from your Mr Insurance adviser who can help determine whether it's the right option for you.

Premiums will reduce retirement benefit

It is important to realise any premiums paid by your superfund will ultimately reduce your retirement benefit.

requirements to receive a tax-free lump sum payment in the event of Lee's death. Based on Lee's personal details and a sum insured of \$1,790,000, his annual premium for life cover is \$1,200.

Lee can choose to personally own the cover at a cost of \$1,200 in the first year. Alternatively, Lee can

establish the cover inside his super fund by salary sacrificing the required amount of \$1,200.

Salary sacrificing under a super arrangement allows Lee to purchase the cover with his pre-tax income. Based on a marginal tax rate of 41.5%, the net cost of cover will reduce to just \$702.

Myth No. 2: Insurance premiums are expensive

Did you know you may be able to take out insurance for what you pay for your morning coffee? The average non-smoking 31 year-old male, married with two children and earning \$75,000 p.a. can obtain \$750,000 life cover and \$100,000 trauma cover for around \$2.80 a day!⁴

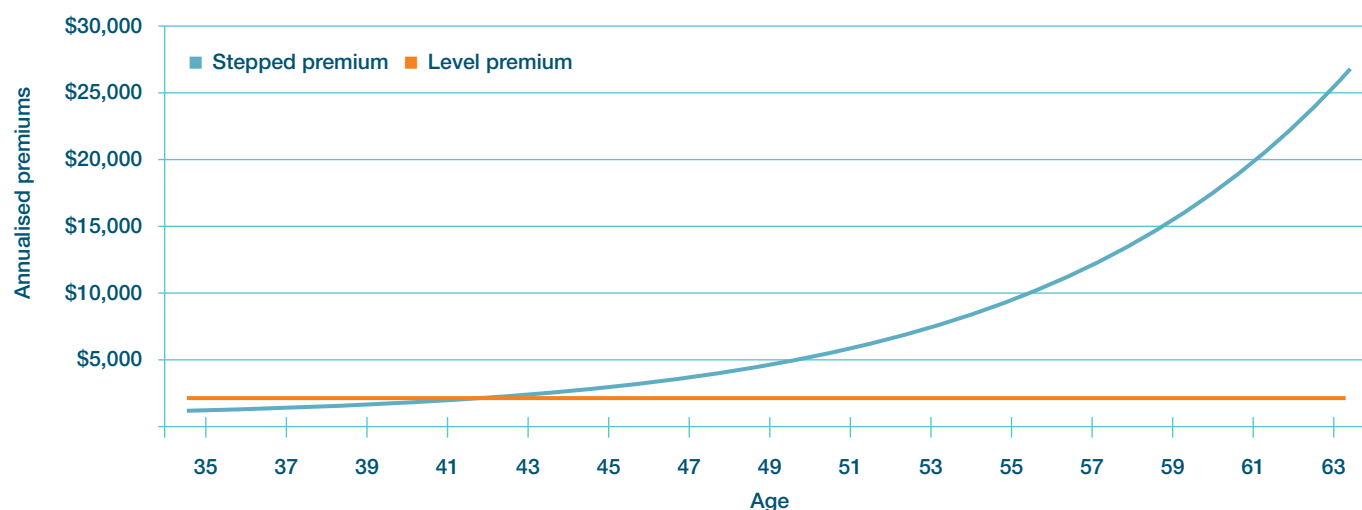
What's more, when insurance is arranged through super, premiums for income protection, life and TPD cover are generally tax deductible.

One way of making insurance premiums more affordable is to consider the difference between stepped premiums and level premiums. You can select either of these premium types when you purchase insurance:

- Stepped premiums are recalculated every year based on your age and the policy fee. Stepped premiums start lower and gradually get higher.
- Level premiums only increase when the policy fee or premium rates change. They start higher and generally don't dramatically change over time.

Let's take a look at a simple comparison of stepped premium versus level premium for a person with these characteristics:

- Male
- 35 years of age
- Non-smoker
- Accountant
- \$500,000 life cover
- \$500,000 trauma premier cover
- No indexation



Assumptions: stepped premiums for all covers against level premiums for all covers. This premium comparison has been calculated excluding the policy fee and is based on OnePath One Care product rates:

Over time, you can see that while level premiums start off more expensive, they work out to be more cost-effective over the life of your policy.

Myth No 3: I don't engage in paid work, so I don't need insurance

Some may think – 'I'm a stay-at-home parent, I don't need life insurance'. What most families don't realise is if the homemaker wasn't around, their family would require a lot of assistance – both emotionally and financially.

If your household was to lose its homemaker, the effects on the primary breadwinner could be devastating. When a homemaker dies or becomes disabled, their partner is often left with limited options. They may have to reduce their working hours to look after the household, or employ outside help. Either option requires additional funds.

Families losing stay-at-home parents may require more than \$75,000 per year for child care or home help expenses.⁵

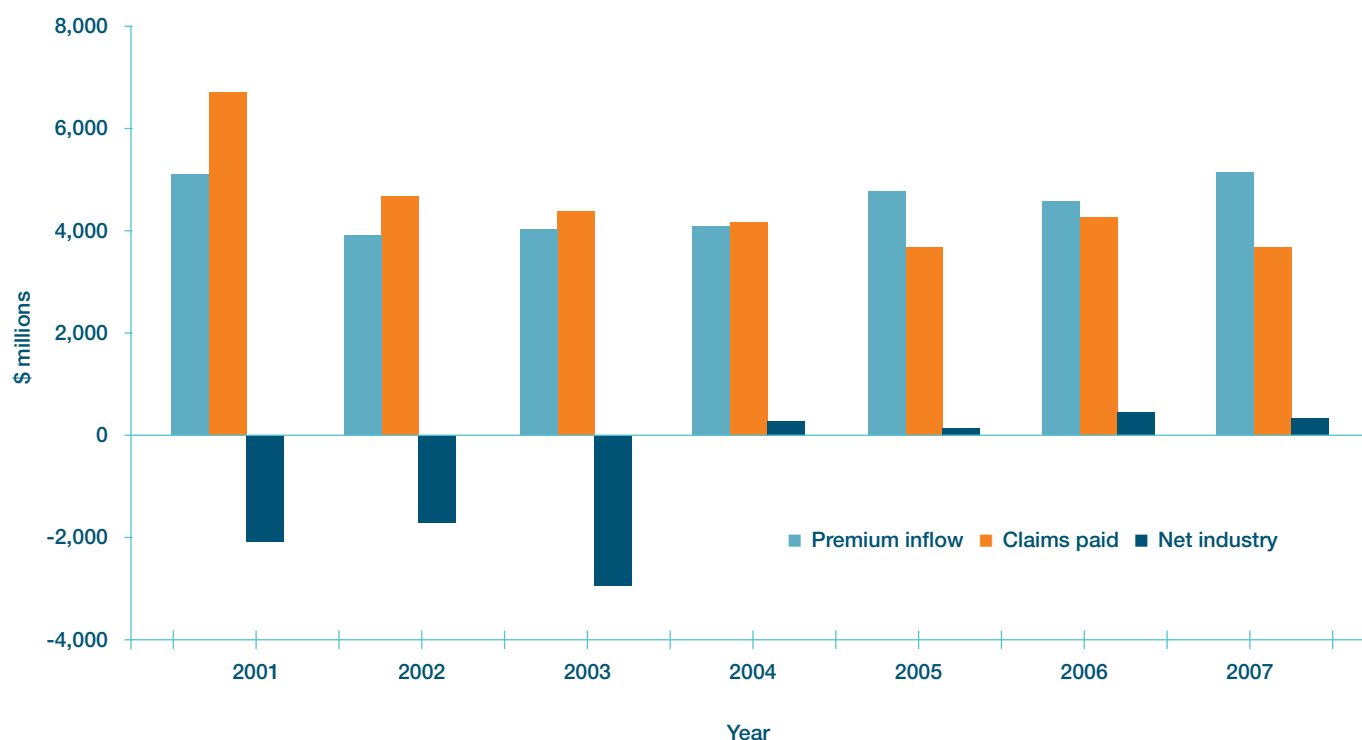
Myth No. 4: I'm young, healthy and debt free – I don't need insurance

Many people believe that insurance is for people with dependants and debts. However, if you consider that a young person's most valuable asset is their ability to earn an income, it makes sense that insurance plays an integral part in their lives. While it's true that a young, debt-free person may not need comprehensive insurance across all products, what would happen if they became ill or disabled and couldn't work? Can they depend on their parents to bear the financial burden? This is when income protection, trauma insurance and TPD insurance become options to consider.

Myth No. 5: Insurance companies don't pay when the time comes

This is one of the biggest myths, with research showing life insurance companies have paid a total of \$265 billion in claims and retirement benefits between 2000 to 2007.

How much does the industry pay to its customers?



Life insurance options at a glance

There are a variety of insurance benefits in the Australian market. Here are the five basic types of insurance cover:

Insurance	Description	Suitable for	Also known as
Death of the insured individual	<ul style="list-style-type: none"> Pays a lump sum benefit on death or terminal illness Can be used to eliminate debt and help with your family's ongoing living expenses. 	<ul style="list-style-type: none"> People with dependants or debts People who don't earn an income but contribute to the running of the household e.g. non-working spouse. 	<ul style="list-style-type: none"> Term life cover Death cover Life cover.
Total and permanent disablement (TPD)	<ul style="list-style-type: none"> Pays a lump sum if you suffer a permanent disability (according to policy definitions) that prevents you from working. 	<ul style="list-style-type: none"> People with dependants People with mortgages or other significant financial liabilities. 	<ul style="list-style-type: none"> TPD cover.
Suffering a trauma condition	<ul style="list-style-type: none"> Pays a lump sum upon diagnosis of a specified injury or illness Cover is specific to a range of injuries and ailments such as heart attack, stroke, cancer (according to policy definitions). 	<ul style="list-style-type: none"> People with families or financial dependants, especially when only one spouse is working People who don't earn an income but contribute to the running of the household e.g. non-working spouse. 	<ul style="list-style-type: none"> Trauma cover Critical illness cover.
Protecting your income	<ul style="list-style-type: none"> Replaces up to 75% of your gross annual income as a monthly payment if you are unable to work due to illness or injury You can nominate when payments commence and the period the benefit will be paid for Premiums are generally tax-deductible for most people. 	<ul style="list-style-type: none"> Families with dependants Working singles Self-employed individuals. 	<ul style="list-style-type: none"> Income protection.

Facts of life...

- 90% of Australian adults have at least one modifiable risk factor for heart, stroke and vascular diseases.⁷
- Stroke is Australia's second biggest killer. Nearly 500,000 Australians will suffer at least one stroke over the next 10 years.⁸
- 1.1 million Australians are disabled long term by heart, stroke and vascular diseases.⁷

⁷ 'Heart, stroke and vascular diseases, Australian facts 2004', Australian Institute of Health and Welfare, 2004

⁸ 'Walk in our shoes; Stroke survivors and carers report on support after stroke', National Stroke Foundation, 2007

Explaining life cover

Life cover is also known as term life insurance or death cover. Life cover provides peace of mind by paying a specified amount to your beneficiaries, ensuring they are looked after in the event of your death. A lump sum or equivalent instalments can be paid to the policy owner, nominated beneficiaries or to your estate.

You can also add TPD cover to your life cover policy in case you are unable to work due to a permanent disability. You may also add trauma cover which pays a benefit if you are diagnosed with one of a number of conditions such as cancer, heart attack or stroke.

Why you may need life cover

Life cover becomes a necessity if you have dependants who rely on you financially or if you have debts which need to be extinguished upon your death. Immediate expenses to take into account include:

- ongoing income for your dependants
- mortgage or other debts
- funeral costs
- medical or hospital costs.

Meet Elroy and Nina

Elroy and Nina are married with four children aged between 12 and 18. Elroy is 55 years of age and is a company executive earning \$350,000, while Nina is 40 years of age and is a private bank manager earning \$100,000. The family has a comfortable lifestyle and a remaining mortgage of \$400,000.

On the way home from a business trip, Elroy is involved in a serious car accident. Sadly, Elroy doesn't survive the accident and dies on the way to the hospital. Elroy's death is a devastating blow to the family. However, Nina is comforted by the fact that Elroy's financial adviser ensured his insurance was robust enough to make sure the family were cared for in the event of his death. Elroy's \$2 million payout ensured that Nina could pay off the mortgage, continue the children's education and meet all the funeral costs without financial strain.

“ **Practically speaking - don't leave debt to your loved ones** ”



Explaining TPD insurance

TPD insurance provides a lump sum payment or equivalent instalments if you become permanently disabled, as defined in the policy. Generally, a permanent disability means you can't work in your current occupation or a job you have trained or studied for, or previously worked in. It's important to read the fine print because various definitions apply to TPD insurance. Your Mr Insurance adviser is the best person to help decide what options are best for you.

Why you may need TPD insurance

If you were unable to work, how would you maintain your family's lifestyle? How would you pay for the ongoing medical expenses associated with serious illnesses and injuries? Most Australians simply don't have enough savings to protect their lifestyle if they suffered a permanent disability.

TPD insurance can provide you with a lump sum of money to help eliminate debt, pay for treatment and maintain your lifestyle while you focus on adjusting to what may be a very different lifestyle. It's especially relevant for people with dependants and for people with mortgages and other significant debts which they couldn't pay with savings alone.

“ **Practically speaking – don't let disability ruin the rest of your life** ”

Meet Lucy and Lyle

Lucy and Lyle are both 34 years of age. Lucy works part-time as an architect, spending the rest of her time renovating their new home, while Lyle works as a landscape gardener. For their fifth wedding anniversary, Lucy and Lyle decided to take the skiing trip

in Canada they had always dreamed of. The trip of a lifetime turns into a nightmare when Lyle is seriously injured on the slopes. Sadly, the serious injury turned out to be a spinal fracture and Lyle is faced with life in a wheelchair.

Aside from dealing with the shock of such a serious injury, the couple has to contend with the costs of surgery, rehabilitation and completely modifying their home and car for Lyle.

Luckily for Lyle and Lucy, their financial adviser had assessed their protection needs and ensured they were both covered, having TPD insurance via their life cover.

They were able to extinguish some of the mortgage, pay for modifications to the home and car as well as pay for some of the rehabilitation that Lyle would require. Because they decided to take less cover than their adviser had recommended, Lucy did have to go back to work full-time to cover the rest of Lyle's rehabilitation costs and continue paying the mortgage.

Facts of life...

- *For each road death, there are about 13 serious road injuries – many with long-term impacts.⁹*
- *Only 4% of 30-something Australians with children have adequate insurance cover.¹⁰*
- *1.1 million Australians are disabled long term by heart, stroke and vascular diseases.¹¹*

9 'National Road Safety Action Plan 2007/08', Australian Transport Council, 2007 ■ 10 'Fast facts: A nation exposed', IFSA, August 2005

11 'Heart stroke and vascular diseases – Australian Facts 2004', Australian Institute of Health and Welfare, 2004

Explaining buy/sell & keyperson insurance

Business Insurance Solutions

No matter how successful your business is, you should be asking yourself the following questions:

- What would happen to your business or family assets if you were to die or become permanently disabled?
- How would you meet your business expenses if you suddenly couldn't work?
- If you died, would your business partners be able to pay out your family for your share of the business?
- Would your estate be liable for your business guarantees if you were to die or become permanently disabled?
- What would happen to your family if you were too ill or injured to bring home an income?

Mr Insurance can advise you on a range of insurances and insurers to make sure that you, your business and your family are adequately covered. With our range of insurers, you can rest assured that you're getting a wide choice of insurance solutions at competitive rates.

Business Buy Sell

Business succession planning ensures that the surviving partner or shareholders in a business can purchase your share of the business from your estate in a predetermined and equitable manner.

Key Person Insurance

Protects the business in the event of a key person being unable to work and the possible loss of revenue, or capital costs.

Meet Richard and Colin

Richard and Colin were partners in a small, successful Accountancy firm. Richard and Colin had prepared a succession plan, and had agreed that the business was valued at \$1.5 million.

Some time afterwards Colin developed cancer and died suddenly. Colin left behind his wife and their two children.

Richard and Colin had taken out life insurance to fund the purchase of the other partner's shares in the event that one of them died. So when Colin died, Richard was able to pay Colin's Wife \$750,000 for Colin's 50% share of the business using the life insurance they had set up. This meant Richard was able to continue the business, taking over Colin's share, while Colin's wife was able to use the payment to support herself and her two children.



“ **Practically speaking – let debt be the least of your worries** ”

Meet Anna and Renee

Anna, a full-time office manager, is 40 years of age and lives with her daughter, Renee, who is 16 years of age. A recent divorcee, Anna is working hard to re-establish her life and spend time with Renee. However, tragedy strikes when the doctor discovers an advanced lump in Anna's breast, despite routine check-ups. Further investigation reveals that the lump is cancerous and Anna will require a mastectomy.

Apart from dealing with the stress of a serious medical condition, Anna also has to ensure her daughter is cared for, the bills are paid and she gets the best medical treatment. Thankfully, Anna's financial adviser reviewed her financial plan after her divorce and ensured she was adequately protected. Anna's trauma payout meant she could afford the cost of treatment and was also able to fly her mother from Canada to spend time with Renee, while Anna focussed on getting better.

Facts of life...

- *One in three Australian males, and one in four females, can expect to be diagnosed with cancer before age 75.¹²*
- *Death rates are falling for many of our leading health concerns, such as cancer, heart disease, strokes, injury and asthma.¹³*
- *On average, households (in NSW) can expect to incur \$47,200 in financial costs after a member of that household is diagnosed with cancer.¹⁴*

12 'Cancer in Australia: an overview, 2008', Australian Institute of Health and Welfare and Australasian Association of Cancer Registries, December 2008

13 'Australia's health 2010', Australian Institute of Health and Welfare, 2010 ■ 14 'Cost of Cancer in NSW', Access Economics Report for the Cancer Council NSW, April 2007

Explaining Trauma / critical illness insurance

Trauma insurance provides a lump sum benefit or equivalent installments if you're diagnosed with a specific illness or injury covered by the policy (such as cancer, stroke, blindness, severe burns, loss of speech or deafness). The benefit amount, chosen by you, can be used to reduce debts, pay for medical expenses and maintain your lifestyle while you recover.

Why you may need trauma insurance

Trauma insurance is especially pertinent for families or those with dependants and or debts. Consider the consequences if one half of a couple became seriously ill and was unable to work. How would they cope with the mortgage and everyday expenses on top of medical costs for treatment and rehabilitation? Trauma insurance provides funds for everyday living expenses and treatment costs. It may even allow you to make permanent lifestyle changes like returning to work part-time.

Child Cover

There is a real and natural fear among parents that their children may suffer from a serious illness during their childhood. But when this actually happens it is not only a devastating event for the family from an emotional viewpoint, it can be just as devastating for the family's financial security. The compromises which are felt necessary, such as taking time off work to be with the sick child through treatment etc, cannot easily be afforded by most families. The amounts of trauma insurance recommended will allow some choice at a critical time, so that time off without pay or a break from self-employment can be arranged with minimal impact on finances in the short term.

Child Cover pays a lump sum if your child dies or suffers a specified trauma condition, including cancer, brain damage and severe burns. This money can help cover medical expenses, rehabilitation, and transport and accommodation costs if treatment is not available locally. It could also enable you to take time off work to look after a sick or injured child. The amount insured can range from \$10,000 to \$150,000.

Trauma events generally insured include:

- Advanced dementia & Alzheimer's disease
- Loss of limbs and/or sight
- Angioplasty
- Loss of speech
- Aorta surgery
- Major head trauma
- Aplastic anaemia
- Major organ transplant
- Benign brain tumour
- Medically acquired HIV
- Blindness
- Meningitis and/or meningococcal
- Cancer
- Motor neurone disease
- Cardiomyopathy
- Multiple sclerosis
- Chronic kidney failure
- Muscular dystrophy
- Chronic liver disease
- Occupationally acquired HIV
- Chronic lung disease
- Open heart surgery
- Cognitive loss
- Paralysis of a single limb
- Coma
- Paraplegia
- Coronary artery by-pass surgery
- Parkinson's disease
- Deafness
- Pneumonectomy
- Diplegia
- Primary pulmonary hypertension
- Encephalitis
- Quadriplegia
- Heart attack
- Severe burns
- Heart valve surgery
- Stroke
- Hemiplegia
- Terminal Illness
- Intensive care
- Triple vessel angioplasty
- Loss of independent existence

Explaining income protection

As the name suggests, income protection is the best way to protect your current income if you are unable to work due to illness or injury. This type of policy pays up to 75% of your gross annual income, in monthly benefits, to cover your living expenses. Income protection has waiting and benefit periods, as described below.

The **waiting period** is the number of days before the income benefits start. It can be 14, 30, 60, 90, 180 days, or even 1 or 2 years after the claim occurrence. For example, if you have sufficient savings to last 90 days, you may choose cover starting after 90 days.

The **benefit period** is the period of time you will receive benefits whilst unable to work due to illness or injury. You can select from a range of benefit periods, such as two, five, six years, or up to age 55, 60, 65 or 70 depending on your occupation. Naturally, the premium costs vary depending on which of these options you choose.

Some of the above options can be restricted to certain occupations. Your Mr Insurance adviser can assist with what options are available to you.

Why you may need income protection

While we readily consider protecting our possessions, we often neglect to protect our ability to earn an income. Income protection is important if you have:

- debts, such as a mortgage, credit cards, or personal loans you couldn't pay if you were unable to work due to sickness or injury
- little or no savings
- the need for regular income to pay ongoing family expenses such as food, household bills, rates, school fees or running a car
- your own business, or own it with partners and have ongoing business costs and expenses
- a family and want to know they are financially protected if you were unable to work.

To ensure you correctly identify how much insurance you have and how much you need, you should seek advice from your Mr Insurance adviser. They will be able to look at your overall financial situation and help you make the right personal insurance decision.

“ **Practically speaking – protect your greatest asset** ”

“Facts of life...”

- *There are more than two million Australians of working age with a disability.¹⁷*
- *In 2008, over 140,000 Australians are likely to be seriously injured at work.¹⁸*
- *690,000 Australians were injured at work in 2005-06, with 43% receiving no form of financial assistance.¹⁹*

17 'Disability Facts and Statistics', Diversity@work, 2008 ■ 18 Julia Gillard, Safe Work Australia Awards, April 2008

19 'Australian social trends 2007', Australian Bureau of Statistics, August 2007

A man wearing a white baseball cap and a grey t-shirt is focused on his work. He is using a blue and black cordless power drill to work on a piece of wood clamped to a workbench. The background is a workshop with various tools and materials visible.

Meet Greg

Greg is 36 years of age and enjoys his job as a self-employed carpenter. He is debt-free and enjoying life in a rental apartment by the beach. Greg only has living and entertainment expenses to worry about.

When Greg started to experience persistent back pain, he went to see a specialist to ensure it was nothing serious. Unfortunately for Greg, his specialist discovered that he had herniated a disc in his lower spine and ordered him to rest for 6 months.

Being self-employed and having no sick pay, Greg was lucky that he took out an income protection policy which paid a benefit in this instance after 14 day waiting period. With 75% of his income being paid, Greg was able to take time off work to recover and meet his rent payments and day-to-day living expenses without financial stress.

Insurance and your estate

From providing funds for dependants upon your death to ensuring the right people are looked after, insurance can play a critical role in your estate planning affairs. Your Mr Insurance adviser can help determine what type/s of insurance you need to include in your estate plan. In the meantime, here are some ways insurance can play a part:

Provide funds for the surviving spouse and/or children

Including insurance in your estate plan can help ensure your family has enough funds to survive comfortably without you.

Equalise your estate

You can use your insurance to ensure all your beneficiaries are treated fairly by equalising your estate. This is especially relevant for people who want to leave their business to one child but don't want to disadvantage the others.

Protecting the second family

Statistics show that one third of Australian marriages involve at least one person who has been married before.²⁰ Given this, the need to protect children from the first marriage as well as the spouse and children of second marriages is very pertinent. Effective structuring of insurance can ensure that the right people benefit from your estate and limit the possibility of your will being contested.

Direct beneficiary nominations

Many super funds allow you to complete a 'binding nomination' which enables you to direct your death benefit to the person you want to benefit. There are limitations around who you can nominate which your Mr Insurance adviser can explain to you. Without a binding nomination, the trustees have discretion as to how your death benefit is distributed.

*“Would you like further information?
Contact your Mr Insurance adviser who can
provide you with the best information so you can
make the decision that is right for you.”*

How much is enough?

While it's easy to calculate the value of tangible assets, how do you put a price on yourself and your lifestyle? Deciding on a level of cover can be tricky and although your Mr Insurance adviser is best placed to help determine this amount, here are some things to consider for your insurance plan:

How much is needed to extinguish debts upon your death?	\$
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How much do your surviving dependants need to pay for living expenses?	\$
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How much will your children's education cost and how will it be funded?	\$
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How much do your surviving dependants need to maintain their lifestyle without you?	\$
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If you became disabled, how much would home modifications and rehabilitation cost and how much would you need to maintain your lifestyle?	\$
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If you suffered a trauma condition such as cancer, how much would treatment cost on top of ongoing living costs? And what about taking a much needed break to aid your recovery?	\$
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How much would you need if you became too ill to work for a period of time? Is it likely that you have enough sick leave for an extended period of time?	\$
--	----

While these questions may seem a little overwhelming, they're an important part of developing a robust protection plan.

Your Mr Insurance adviser can help determine what level of cover is best for you depending on your personal circumstances and future goals and objectives.

Its easy to postpone personal or business succession planning, yet nothing else could cost a family, individual or business quite so dearly.



We can help with the answers, so contact Mr Insurance today and we can provide you with the best information so you can make the decision that is right for you and your family.



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Contact us...
and put your mind at ease

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