



WHO CARES ABOUT LIFE INSURANCE?

Your family does.

Your business partner does.

Chances are... you will.

If you don't have adequate life insurance and you die or you suffer a serious illness or injury, how will your family survive? Who will pay for the food on the table? Who will pay the mortgage? Who will pay the school fees and for the soccer registration?

If you don't have life insurance and you suffer an illness, who will pay for your rehabilitation? How will you replace your income? How will you cope?

If you don't have life insurance on your business partner and she or he dies, how will you buy his share? Will you be in partnership with his spouse?

	What & to whom	Why
Life Insurance	A lump sum paid to your nominated beneficiary or your estate	To help your family pay the bills after your loss
Total & Permanent Disablement	A lump sum paid to you if you are permanently unable to work due to sickness or injury	To help you adjust to your new life, provide asset protection and ability to earn an income from your lump sum
Income Protection	This monthly payment replaces most of your income in the event of your being unable to work due to illness or injury. Sometimes covers the cost of rehabilitation	To replace your income when you can't work due to illness or injury. When you are able to work again, the benefit stops or is reduced.
Trauma Insurance	Paid to you if you suffer a specified condition, for example, heart attack, cancer, stroke or paraplegia	To pay for your treatment, for your rehabilitation or your recuperation
Key Person Insurance	Paid to the policy owner if a key person in your business dies or is unable to work	To replace the income lost when the key person cannot work. To assist paying to replace the key person
Buy/Sell insurance	A lump sum paid to the nominated beneficiary on the death or TPD of a business partner	To facilitate the transfer of a partner's share in a business.
Business Expenses Insurance	A monthly payment to reimburse you for the normal day to day running of your business during a period of total disability	If you are unable to work due to a disability, the costs of the business continue to be incurred. This pays for up to 100% of them.