

## Because your family depends on you

It's nice knowing your family needs you. It makes all the stress and grey hairs worthwhile... most of the time.

But what if, for reasons beyond your control, you were no longer in the picture?

What would you leave behind in terms of debt and financial responsibilities? How long would the family savings last?

## The real value of life insurance

Life insurance recognises how important you are to your family. And protects your family's lifestyle if something happens to you.

It provides a lump sum, or equivalent instalments, if you die or are diagnosed with a terminal illness.

This money can be put aside to pay for school fees, take care of the mortgage, and generally help keep your household afloat.



### Customer Services

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## Life Cover

Protection for life™



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## The facts of life

- ! **90% of Australian adults have at least one modifiable risk factor for heart, stroke and vascular diseases<sup>1</sup>.**
- ! **An Australian family spends \$537,000 on raising two children from birth to 21 years<sup>2</sup>.**
- ! **Life insurance held inside super represents only 20% of the cover needed<sup>3</sup>.**

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

2 'Honey, I calculated the kids'  
AMP.NATSEM Income and Wealth Report, December 2007

3 'Fast facts: A nation exposed'  
Investment and Financial Services Association, August 2005

## Ask yourself...

- Do you have any children or dependants?
- Do you have a mortgage?
- Do you have any other debts?

If you answered 'yes' to any of these questions, there's every chance you need insurance.

And if you answered 'yes' to two or three, you're generally considered to be in a high risk category in terms of your insurance needs.

## When it happens...

Living with his wife Julie and three energetic boys, Darren never got much time to himself. But when he did he liked to swim. Or try to exhaust the family's border collie by running on the beach.

After complaining about headaches for a month or so – not uncommon with three boys – Darren decided to get them checked out. The news he was suffering from a malignant brain tumour floored him. He could barely bring himself to tell his wife Julie.

Knowing he'd taken out a life insurance policy when his eldest was born was one of the few positives running around Darren's head. He knew the money would eliminate the mortgage. And there would be enough left over to cover the boys' school fees, give Julie an income to live on, and take them all on a family holiday.

ING paid the full \$500,000 lump sum on diagnosis of the terminal illness – meaning the family could pay Darren's medical and palliative care costs upfront. It also gave Julie the ability to take time off work to look after Darren in his final weeks.

# Protection for life<sup>TM</sup>



## How do you get the insurance you need?

A financial adviser can show you what types of insurance are available, work out how much you need, and help ensure your cover is structured cost-effectively.

And you might be pleasantly surprised by how affordable insurance is.

As an example, a 35 year old non-smoker – male or female – can get **\$500,000 Life Cover for around \$1.50 a day** (Source: ING Life Limited).

To put this in perspective, think about how much it costs to insure your car every year.