

Because no one's bullet-proof

It's easy to take your health for granted when you're fit and active.

But even the healthiest people aren't bullet-proof, and sickness and accidents happen.

Think about everything you'd lose if you could never go to work again. And the financial burden that would place on those around you.

Protection for your lifestyle

Total and Permanent Disability (TPD) insurance recognises how valuable your health is – protecting your lifestyle if something happens to you.

It pays a lump sum, or equivalent instalments, if you are disabled as the result of sickness or injury.

This money can be used to eliminate your debts, pay any ongoing medical expense, and make any necessary modifications to your home.

TPD can be taken as a stand alone policy, or as an optional extra on Life and Trauma Cover.



Customer Services

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TPD Cover

Protection for life™



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The facts of life

- ! **1.1 million Australians are disabled long-term by heart, stroke and vascular diseases¹.**
- ! **For each road death there are about 13 serious road injuries – many with long-term impacts involving loss of quality of life and costly rehabilitation².**
- ! **Only 4% of 30-something Australians with children have adequate insurance cover³.**

- ¹ 'Heart, stroke and vascular diseases – Australian facts 2004' Australian Institute of Health and Welfare, 2004
- ² 'National Road Safety Action Plan 2007/08' Australian Transport Council, 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.

Protection for life™



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 and \$100,000 TPD Cover for around \$1 a day** (Source: ING Life Limited).

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

When it happens...

David liked road cycling because it was a great way to clear his head. And living near a National Park, there was never a shortage of places to explore.

But when he was knocked off his bike by an unknown motorist – suffering what was later confirmed as a broken neck – David feared his cycling days were over. And worse still, he worried about his ability to provide for his family.

David's doctor confirmed he would never walk again. As a plumber, this meant he no longer had a livelihood.

As a result David's ING TPD Cover policy – which he'd taken out when he got married – paid him a \$100,000 lump sum that he used to pay off his business debt, install ramps in the family home, and start intensive rehabilitation to prove the doctors wrong.

David also used the money to pay his tuition in advance for a business degree which he studies by correspondence – giving him a chance at a new career... just in case the doctors were right.