

Because your income is your biggest asset

Everyone enjoys a bit of time off work to relax or go on a trip.

But what if it was an enforced lay-off due to sickness or injury?

What would you do for money when your leave entitlements ran out?

Protect your way of life

Income protection insurance recognises how important your income is to your lifestyle.

And the vital role it plays in making your other assets possible.

It pays a monthly benefit of up to 80% of your income if you're sick or injured and unable to work.

This money can help you stay on top of your debts, pay for treatment or rehabilitation, and generally give you some breathing space until you can return to work.



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Income Secure Cover

Protection for life™



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The facts of life

- ! There are more than 2 million Australians of working age with a disability¹.
- ! 690,000 Australians were injured at work in 2005-06 – 43% receiving no form of financial assistance².
- ! Only 4% of 30-something Australians with children have adequate insurance cover³.

1 'Survey of Disability, Ageing and Carers 2003'
Australian Bureau of Statistics

2 'Australian Social Trends, 2007'
Australian Bureau of Statistics, August 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...

Caroline had travelled to the ski fields every year since she was in primary school – eventually settling on traditional skis after a brief but painful experiment with a snowboard.

But it was on skis Caroline had her biggest fall, when an ailing beginner crossed her path and sent her careering into a tree. A slipped disc in her lower spine was the souvenir, meaning Caroline faced up to six months off her feet.

Because she wasn't able to perform her own occupation as a nurse, Caroline's ING Income Secure Cover policy paid 80% of her income while she was off work.

With no annual leave after the holiday, and only a few days of sick leave up her sleeve, this money was crucial for Caroline. It helped her stay on top of her rent and household bills, and allowed her to ease back into work part-time. It also covered the rehabilitation she needed to get back on her feet... and her skis.

Protection for lifeTM



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 – especially when you consider that **income protection premiums are usually tax-deductible**.

As an example, a 35 year old non-smoking female can get \$3,000 per month Income Secure Cover for under \$2 a day. For a male of the same age it's closer to \$1 a day (Source: ING Life Limited, based on an indemnity contract with a 30 day waiting period and a benefit period to age 65).

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