

Because your household would be lost without you

You don't have to be earning big money to be financially valuable.

Just think how much it would cost to replace what you do for your family if you got sick or injured.

Now think where that money would come from if it actually happened.

Protect yourself... and your family

Living expense insurance recognises the value of what you do every day. And how important you are to your family's lifestyle.

It pays an agreed monthly benefit if you're significantly disabled.

This money can help you stay on top of your mortgage, keep the household bills paid, and pay for some help around the house.



Customer Services

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Living Expense Cover

Protection for life™



INVESTMENT · INSURANCE · SUPERANNUATION



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The facts of life

- ! **Around 2.6 million carers in Australia provide unpaid assistance to people with disability¹.**
- ! **An Australian family spends \$537,000 on raising two children from birth to 21 years².**
- ! **Only 4% of 30-something Australians with children have adequate insurance cover³.**

1 'Australia's welfare, 2007'
Australian Institute of Health and Welfare, 2007

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...

A former accountant, Debbie knew all about numbers. So when she heard she was having twins, she knew she and her husband had to do some quick saving. And top-up their insurance.

Around the time of the boys' first birthdays, Debbie found she was fumbling a lot more than usual. At her next check-up she mentioned it to the doctor, who diagnosed her with Motor Neurone Disease – a degenerative brain condition that impairs mobility.

Within a year Debbie met the definition of significantly disabled – meaning her ING Living Expense Cover would start paying her a monthly benefit of \$2,000.

This money allowed her to get in a cleaner once a week and a nanny on weekdays, helping Debbie keep the household running while the family adjusted to her physical limitations.

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 \$2,000 per month Living Expense Cover for under \$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.

