

Income Protection

You can't predict the future, but you can protect yourself for the unpredictable!



Financial
Services
Group

Income Protection works by paying you a monthly benefit if sick or injured and unable work. What a lot of people don't realise is that **your biggest, most important asset is your income.**

As you rely on your income to pay for living expenses and to meet repayments on your mortgage or living arrangement, it would be worthwhile ensuring that it can be maintained as there is always a chance you 'might' become sick or have an accident.

Benefits for you

- ✓ Financial **protection for you and your family**
- ✓ **Protecting your greatest asset**, which without some would struggle
- ✓ Receive a **monthly benefit** of up to 75% of your regular income
- ✓ Superannuation Contribution, Day 1 Accident, and Chronic Condition options.
- ✓ Premiums you pay on Income Protection plans are generally **tax deductible** i.e. the premium will be less expensive than thought

Centrelink's Disability Support Pension
Singles: \$689/fort or Couple: \$519.40/fort each*. Will this cover your everyday expenses such as:

- Mortgage or Rent
- Living expenses - food, clothing, bills
- Children's school fees
- Additional medical costs
- Other insurances - car, home/contents
- Savings & possible travel plans

**(as of 20th September 2011)*

Our Solution

Start protecting yourself before it's too late.

It could be as common as **breaking your arm** in a car accident and not being able to work for 3 months or something more serious such as a **mental illness** or a **stroke** which means you **aren't able to return to work** for a long period, if ever again.



Ask yourself...
If I had a
money tree
growing \$500 a
day, would I
insure it?

Choose from the following to suit your situation and needs:

- ✓ **Level of cover** - this is an agreed value or indemnity. Indemnity cover is based on your income in the 12 months prior to having to make a claim up to a maximum amount. Indemnity cover is cheaper than agreed value cover.
- ✓ **Type of cover** - varies from Advanced, Standard and Basic.
- ✓ **Benefit period** - you can choose how long your claim is for - 1, 2, 5 years or until you are aged 60 or 65.
- ✓ **Waiting period** - you can choose to wait from 2 to 104 weeks until we start paying a claim.
- ✓ **Payment option** - flexible payment options are available.

For more information on Income Protection please call CA Financial Services on (02) 9955 7288, or ask for a Product Disclosure Statement Please note this is factual information and each provider's conditions will be different.

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