

## Life Insurance & TPD

**Life Insurance provides a lump sum paid out to a beneficiary or estate upon the death of an insured person. It is designed to provide financial support when your family or loved ones need it most providing them the financial freedom to make choices about their future.**

**Total and Permanent Disability Insurance (TPD) provides a lump sum if you suffer an illness or injury that leaves you totally and permanently disabled. TPD is designed to remove the pressure off you financially.**

### **The purpose of Life Insurance & Total & Permanent Disability Insurance (TPD)**

- Paying off your mortgage and other debts
- Cover the cost of funeral expenses
- Meet ongoing household expenses
- Cover medical costs and nursing for disablement
- Make home modifications or pay for rehabilitation
- Pay for your children's education and living expenses

### **The benefits of Life Insurance & Total & Permanent Disability Insurance (TPD)**

- Cover is determined based on individual needs
- TPD coverage can be based on "own occupation" or "any occupation"
- The cost of Life Insurance and TPD Insurance varies depending on a range of factors such as age, gender, and the amount of cover you require
- Indexation Increases ensures your cover retains its value over time in line with inflation
- Life cover provides Funeral Assistance benefits for most policies
- Optional Child Cover
- Choice of payment options, premiums can be paid monthly or annually

### **THE MAJORITY OF AUSTRALIANS ARE SIGNIFICANTLY UNDERINSURED.**

- Breast Cancer is the most common and single largest killer of woman aged 30 – 60 in Australia\*
- Stroke is the leading cause of long term disability in adults, with 40,000 Australians suffering a stroke each year, for 70% of them, it's a first\*\*

**LIFE INSURANCE AND TOTAL AND PERMANENT DISABILITY INSURANCE COVER PROVIDES PEACE OF MIND FOR YOU AND YOUR LOVED ONES WHEN THE UNTHINKABLE HAPPENS.**

*Lifewise wealth  
Protection*

... Because you  
are our star focus

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