

GIVE YOUR FAMILY THE ULTIMATE GIFT... PEACE OF MIND



"I understand the importance of insurance – it's what I do! Even so, I never thought I was at great risk. To my surprise, after being rushed to hospital for emergency surgery on my back, I met many other people unable to work or function due to illness and injury. Even more surprising is that several of the other patients were also under 50."

– Andrew Wem, Navwealth Director

THE FACTS

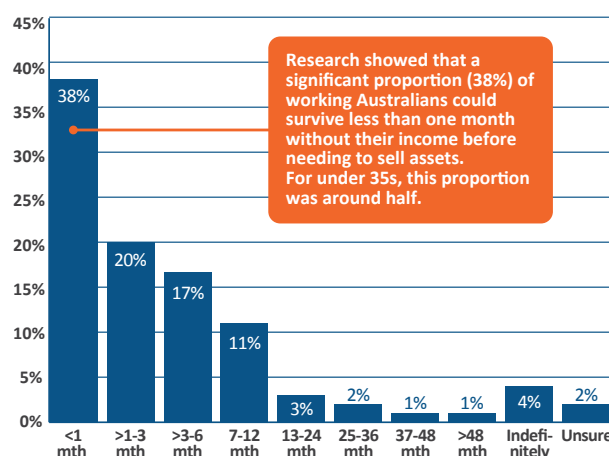
We can choose to bury our heads in the sand, but the statistics speak for themselves. Whilst no-one enters an insurance policy intending to use or need it, many do.

What are the odds?

- › Stroke; the leading cause of long-term disability, 20% of all strokes occur to people <55
- › Heart attack; around 55,000 Australians suffer a heart attack each year
- › Depression; 1 in 4 women and 1 in 6 men will suffer from depression at some time in their life
- › Disability; you have more than a 60% chance of being disabled for one month during your working life
- › Cancer;
 - › 1 in 8 Australian women will develop breast cancer
 - › 19,400 Australian men are diagnosed with prostate cancer each year
 - › 13,000 new cases of bowel cancer are diagnosed in Australia each year

How much do you rely on your income?

Assuming you're unable to work because of illness or injury, how long do you think you could survive on zero income before needing to sell your assets?



Source: Zurich – Australians and life insurance: misinformed, misinsured? – May 2014

"Of course I did not take out the insurance policy thinking I would ever need it, I did it for peace of mind and to protect my family. As it happens it was one of the most sensible decisions I have ever made." – Andrew Wem, Navwealth Director

WHY

There are several different types of insurance or protection options to consider:

Life Insurance

Life insurance ensures that your partner and/or children will be financially ok should you pass away prematurely. Ensuring your loved ones can meet their financial commitments without significant lifestyle changes is the ultimate gift of peace of mind.

Total & Permanent Disability Insurance (TPD)

Total & Permanent Disability Insurance protects you by paying a lump sum of money if you are not ever able to return to work as a result of illness or injury. The definition of TPD can depend upon your occupation, qualifications, experience and skills, all of which can affect the benefit that may be paid.

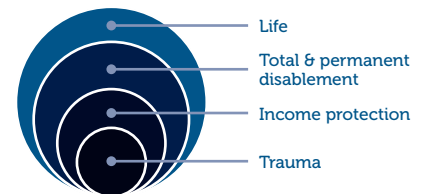
Income Protection

How long could you and your family survive without your income? Protecting your income if you are ill or injured can help ensure that you are able to meet your existing financial commitments including home loan repayments, education costs, and basic day to day living expenses. For most of us, our biggest asset is not our house, but our ability to earn income. What chance do you have to reach your personal and financial goals without your income?

Trauma Insurance

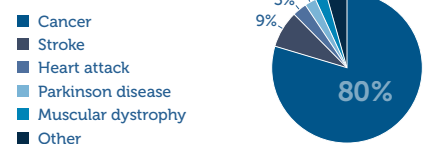
If you are diagnosed with a serious illness, then Trauma Insurance can take the pressure off whilst you focus on your health and recovery. Trauma insurance pays you a one-off lump sum if you have a serious medical condition (like cancer, heart attack, stroke etc.). This benefit can be used to meet unexpected medical and treatment costs, take time to fully recover without financial stress, or make significant career or lifestyle changes to aid recovery long-term.

Insurance to consider



1 **MONTH**
38% of Australians could survive less than
with the percentage increasing to close to
50% for under 35 year olds

What type of traumas do our female customers claim for?



Average age for trauma claim, female = 43

Source: Facts about Zurich claims – 31 March 2014

WHO'S IT FOR

Every Australian regardless of age or life stage should have a personal protection plan in place to protect themselves, their loved ones, their businesses and their assets. We never know what may lay ahead and hope that there will never be a need for a claim, however should disaster or tragedy strike, appropriate insurance will make an enormous difference.

THE NAVWEALTH SOLUTION

Our goal is to provide you with complete peace of mind and a back-up plan. We will work with you to ascertain what type(s) and level(s) of insurance are appropriate for your individual situation. Importantly, we will structure your insurance to be as tax and cashflow effective as possible. Your insurance solution will be reviewed regularly as your personal situation and needs change. You can feel comfortable that all aspects of your situation have been considered and a personalised plan has been put in place to meet your individual goals.

Don't leave it to chance. For ultimate peace of mind and to discuss your personal protection plan, please contact the Navwealth team.

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Source for graphs/stats: Zurich