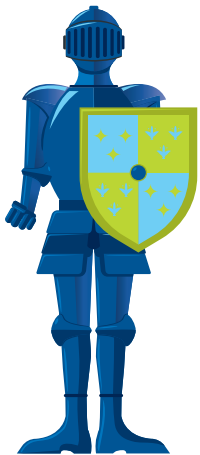
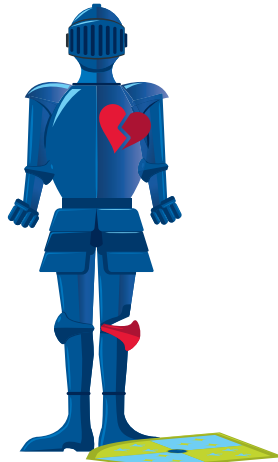


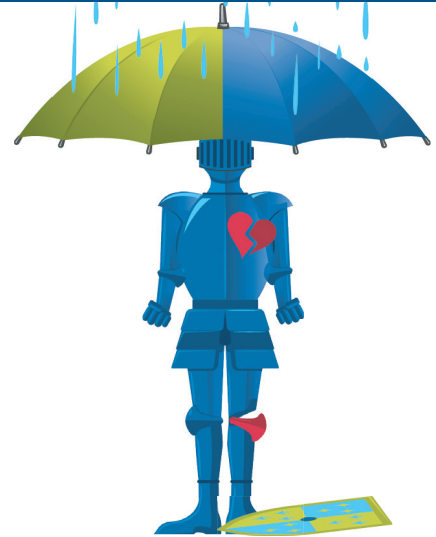
# Better get insured while you're still bulletproof



When we're young we tend to think we're unbreakable, bulletproof.



It's only once we hit 35 or so, and we start to hear of contemporaries suffering major illnesses or conditions, that it tends to dawn on us that actually we're not...



...that maybe it's time to get properly insured. **And with good reason** – especially when you consider the statistics below.

## From the age of 35, insurance claims really start to soar.

In the last 5 years, TAL (one of Australia's largest life companies) paid:

To people up to 35 **\$66m**

To people 35–46 **\$152m**

To people 46–55 **\$420m**

\*Source: TAL

That's why we say to all our clients that it's better to get properly insured while you're still young and healthy – typically BEFORE you turn 35. Insurance is **much** more complicated than people think. That's why the DIY insurance path is so littered with disasters. And there's so much at stake....

It's time to get some professional advice – from an adviser with the technical expertise and experience required to make sure you're properly covered.

Integrated protection plan

The right mix at each life-stage

Cost-efficient and tax-efficient structure

Quality insurers at the right price



This is one of many insurance insights that enable us to help you protect your lifestyle and the people you love. Speak to your financial adviser today. Call Wealth Planning Partners at (07) 5593 0855.

Wealth Planning Partners

\*Source: <http://www.asic.gov.au/regulatory-resources/find-a-document/reports/rep-498-life-insurance-claims-an-industry-review/>

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