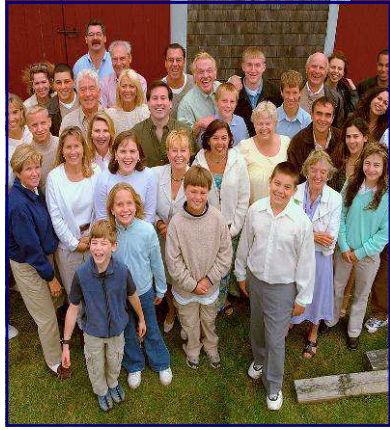


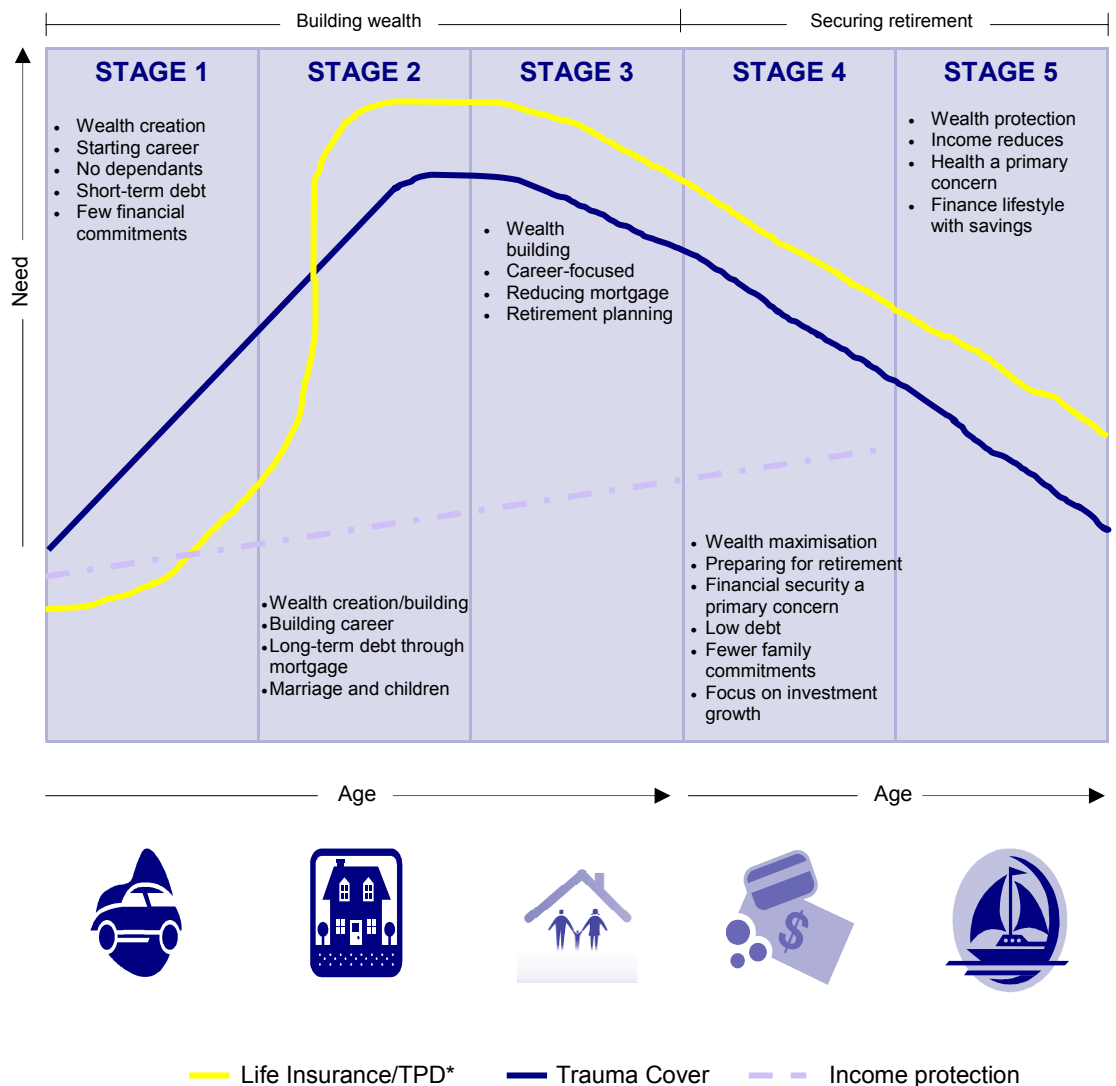
# Insurance guide to life stages



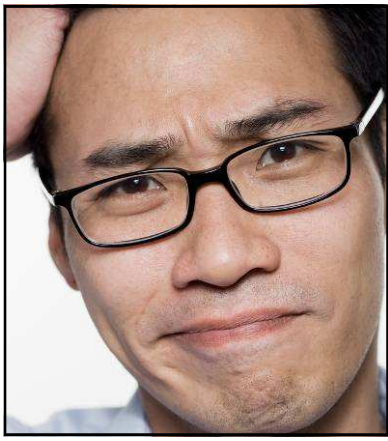
**As your circumstances change, it's likely that your personal insurance requirements will too.**

The chart below provides examples of when cover might be considered.

All this information has been prepared without considering your objectives, financial situation or needs, you should before acting on this information consider its appropriateness to your circumstances.



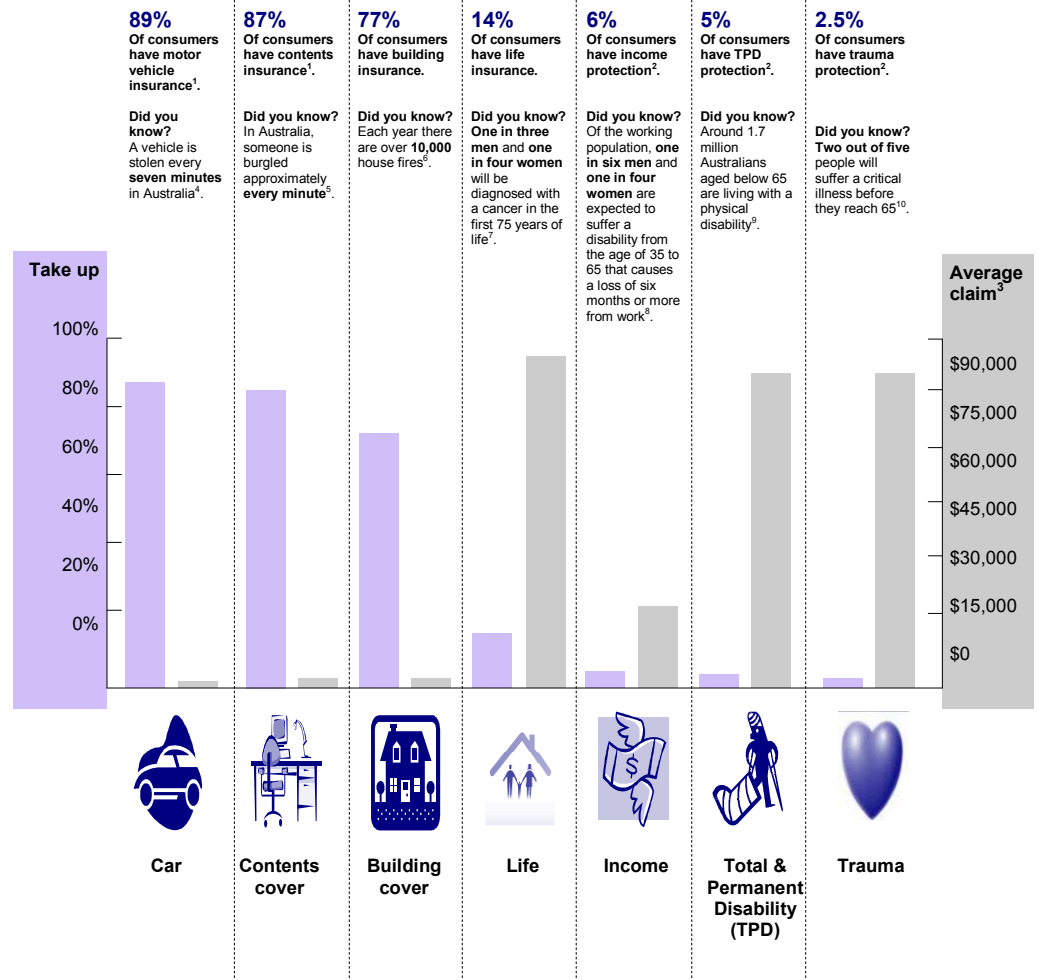
\* Total and permanent disability cover is not held past retirement.



## What's your most important assets?

Most people have insurance for their home and motor vehicle, but fail to cover their most valuable assets—their life and their ability to earn income over the long term.

- <sup>1</sup> Insurance Council of Australia, Consumer tracking Survey, January 2006.
- <sup>2</sup> Roy Morgan Research Insurance Report September quarter 2006.
- <sup>3</sup> Based on CommInsure average claims in 2005 calendar year.
- <sup>4</sup> Source: National Motor Vehicle Theft Reduction Council Inc—based on overall thefts for the financial year 2005/06.
- <sup>5</sup> Source: From statistics compiled by ABS based on figures provided by state and territory police organisations.
- <sup>6</sup> Australian Bureau of Statistics: Australian Social Trends 2000—Housing—Housing stock: Home fire safety.
- <sup>7</sup> Source: Cancer in Australia 2001—Australian Institute of Health and Welfare and Australasian Association of Cancer Registries 2004.
- <sup>8</sup> Institute of Actuaries. Table IAD 89-93—white collar males and females
- <sup>9</sup> Australia's Health 2004—Australian Institute of Health and Welfare—2004.
- <sup>10</sup> Source: General Cologne Life Re Australia 2002.



Accounting & Taxation	Self Managed Superannuation	Auditing
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