



Income Protection Insurance

Why is Income Insurance important?

Here are key reasons why trauma insurance can be valuable:



Helps cover your bills, Mortgage, rent, utilities, groceries, and living expenses.



Your savings & retirement plans stay on track – Avoid dipping into your savings, superannuation, or investments.



Your family remains financially secure. Dependents won't have to struggle while you recover.



You have peace of mind – Reduces financial stress so you can focus on getting better.

Protect your income if illness or injury stops you from working. Ideal for those with a mortgage, limited sick leave, or self-employment. Complements Life, Trauma & TPD cover for complete financial peace of mind.

What Does Income Protection Cover?

Income protection insurance typically covers:

- Loss of income due to illness or injury.
- Up to 70-75% of your pre-tax salary (varies by policy)
- Partial disability benefit - if you can return to work in a reduced capacity.
- Rehabilitation support - To assist your return to work.

A Real-Life Example

John, a 35-year-old IT consultant, suffers a severe back injury that leaves him unable to work for six months. Fortunately, John's Income Protection Insurance includes:

- A 30-day waiting period, meaning he starts receiving payments soon after his one month wait.
- A benefit of 75% of his income (\$6,000 per month)
- Support for rehabilitation & gradual return to work.
- Coverage for mortgage repayments, daily expenses, and contributions to superannuation.

Each policy has specific conditions, refer to the Product Disclosure Statement (PDS) for details.

Want to learn More?

Contact your adviser to discuss how Income insurance fits your needs.

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