



FOCUSED ADVISERS

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.

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

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?**

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