

## Total & Permanent Disability Insurance

### TPD insurance

#### It may help fund:

- Medical treatment and rehabilitation
- Home modifications
- Ongoing living expenses
- Debt repayments

### Why is TPD Insurance important?

#### A Real-Life Example

Emma, a 38-year-old physiotherapist and mother of one, was involved in a serious car accident that left her with permanent spinal injuries. After multiple surgeries and months of rehabilitation, doctors confirmed she would never be able to return to work in her profession. The sudden loss of income, combined with ongoing medical needs, placed immense financial pressure on her family. But Emma had TPD Insurance in place. Her policy paid a lump sum of \$900,000, which allowed her family to:

- Pay off their mortgage, removing the biggest financial stress
- Fund home modifications, including wheelchair access and bathroom adjustments
- Cover ongoing medical and rehabilitation costs
- Ensure long-term income support, so daily expenses were manageable
- Reduce financial strain on her partner, who needed to take time off work to care for her
- Maintain financial stability, giving the family time to adjust and plan for the future

Working with a financial adviser makes life insurance easier, clearer, and far more reliable. An adviser helps you understand your options, works out the right level of cover for your situation, and recommends policies that actually match your needs. They handle the paperwork, explain the fine print, and guide you through underwriting, which means fewer surprises at claim time..

## Want to learn More?

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

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