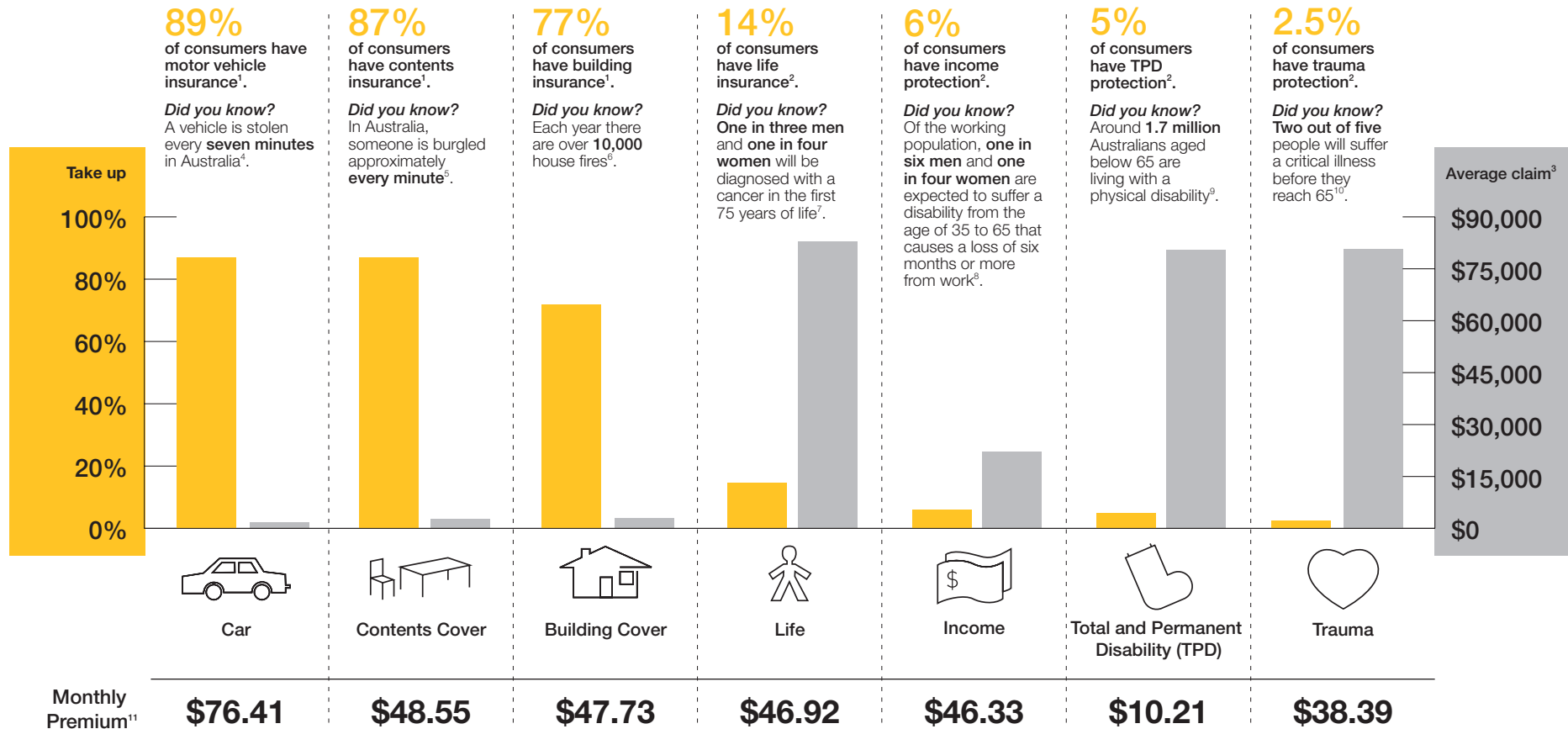


# What's your most important asset?

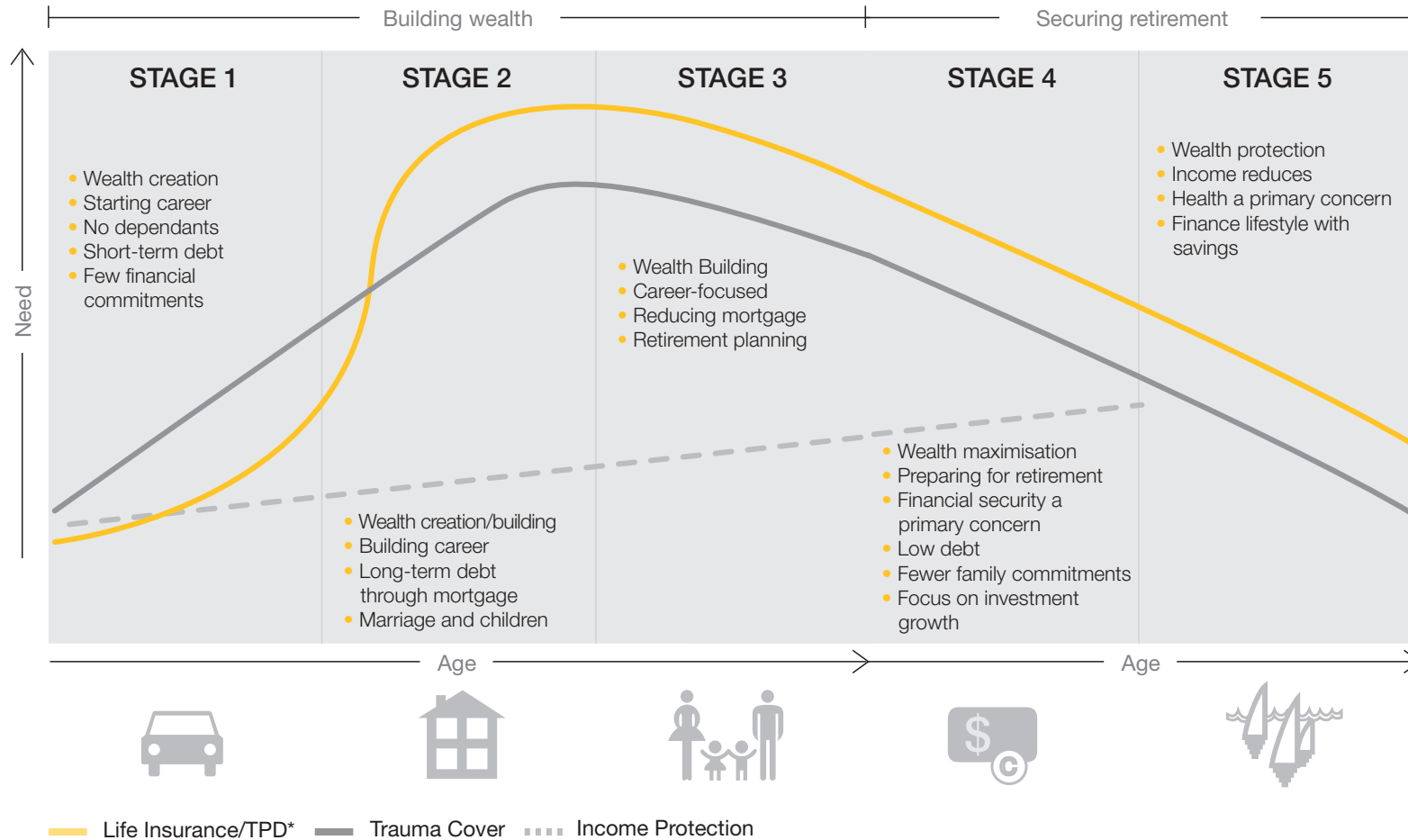
Most people have insurance for their home and motor vehicle, but fail to cover their most valuable assets – their life and their ability to earn income over the long term.



1. Insurance Council of Australia, Consumer Tracking Survey, January 2006. 2. Roy Morgan Research Insurance Report September quarter 2006. 3. Based on CommInsure average claims in 2005 calendar year. 4. Source: National Motor Vehicle Theft Reduction Council Inc – based on overall thefts for the financial year 2005/06. 5. Source: From statistics compiled by ABS based on figures provided by state and territory police organisations. 6. Australian Bureau of Statistics: Australian Social Trends 2000 – Housing – Housing Stock: Home fire safety. 7. Source: Cancer in Australia 2001 – Australian Institute of Health and Welfare and Australasian Association of Cancer Registries 2004. 8. Institute of Actuaries. Table IAD 89-93 – white collar males and females. 9. Australia's Health 2004 – Australian Institute of Health and Welfare – 2004. 10. Source: General Cologne Life Re Australia 2002. 11. CommInsure Home Insurance example assumes a 35-year-old male (age 36 next birthday) home owner, degree-qualified accountant, non-smoker lives in a double brick house (with deadlocks and external security doors and a garage for his car) in Parramatta (2150) NSW. He has taken out the CommInsure Residential Home Package with building (\$350K) and contents (\$75K) cover which includes a combined policy discount of 10%, and is based on a \$300 excess. He drives a 2001 Holden Commodore Executive VX11 Sedan 4A V6, with Comprehensive Car Insurance and 60% no claims discount. He has held his licence for 15 years, Restricted Drivers access and there is no finance on the vehicle. The premium rate for his Home and Car Insurance includes all statutory charges. The income Protection premium rates are based on a \$3,125 monthly benefit – one month waiting period, benefit period of age 65, policy expiry date to age 65, agreed value superannuation continuance of 9% (\$4,500p.a) with increasing claims option and stepped premiums. All general monthly premiums are quoted as 14 December 2007. Personal insurance monthly premiums are quoted as at 14 December 2007.

# 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.



As 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.

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