

# Asgard

“Your guide to  
insurance  
with Asgard”



Serious accidents, trauma and disease are unexpected and can't be avoided. The financial effects of them on the other hand, are easily avoided – you just have to have the right insurance.



Klaus spends his time helping advisers with their business superannuation needs as a Senior Business Superannuation Consultant in our Distribution and Sales Team.



We all know there are certain risks in life that we can't avoid. That's why you insure your car, your house and its contents. You know that if something happened to your home or car, you could be out of pocket by thousands of dollars.

Consider this: if something happened to you which hindered your ability to earn an income, how far would that set you and your loved ones back? Depending on your age, the cost wouldn't be measured in thousands of dollars – it's more likely to be in the millions.

Your ability to continue to earn an income is by far your most valuable asset. It's what makes your lifestyle possible.

If your income stream stopped suddenly, you may find that you:

- are unable to service your debt
- can't pay for your children's education
- disrupt your partner's work, as they support and care for you
- jeopardise your retirement plans by cutting off your income prematurely.

In addition, you're likely to incur additional expenses, such as rehabilitation and hospital care. Fortunately at Asgard, we have a number of insurance solutions that could work for you and give you peace of mind in times of personal crisis.

## At Asgard, we've got you covered

If the unthinkable were to happen, we'd have you and your loved ones covered. We have a range of products that are designed to safeguard your financial future.

- **Life Protection** – pays a lump sum if you die or are diagnosed with a terminal illness.
- **Total and Permanent Disablement Protection** – TPD Protection pays a lump sum if you become totally and permanently disabled due to sickness or injury.
- **Salary Continuance/Income Protection** – replaces up to 75% of your monthly income if you become disabled through sickness or injury and are unable to work.
- **Trauma Protection** – pays a lump sum if you die, or are diagnosed with a terminal illness or on the first occurrence of suffering one of the specified medical conditions.
- **Business Expense Protection** – reimburses you for the cost of keeping your business running while you're unable to work.

Some of the types of insurance that Asgard offers may be unfamiliar and confusing, or you may not know how to pick the most appropriate cover for your personal circumstances. We strongly suggest you speak to your financial adviser – they'll be able to tailor an insurance package that will provide you and your family with confidence that, no matter what life throws at you, your financial future is secure.

## Reality check – facts and figures

It's all too easy to assume you won't ever be affected by a long term illness, a total or partial disability or even premature death, but these statistics provide food for thought.

- Around 50% of Australians aged over 30 will suffer a major illness that can lead to long term disability and long term loss of income<sup>1</sup>.
- More than 85,000 new cases of cancer are diagnosed in Australia every year<sup>2</sup>
- There are 28,000 hospital admissions for heart attacks every year<sup>3</sup>
- There are 21 accidental deaths in Australia each and every day<sup>4</sup>

<sup>1</sup> National Centre for Social and Economic Modelling, 'Income and Wealth Report,' Issue 4, March 2003.

<sup>2</sup> Australian Institute of Health and Welfare and the Australasian Association of Cancer Registries 2003. Cancer in Australia 2000

<sup>3</sup> Epidemic of coronary heart disease and its treatment in Australia, September 2002 – Australian Institute of Health and Welfare

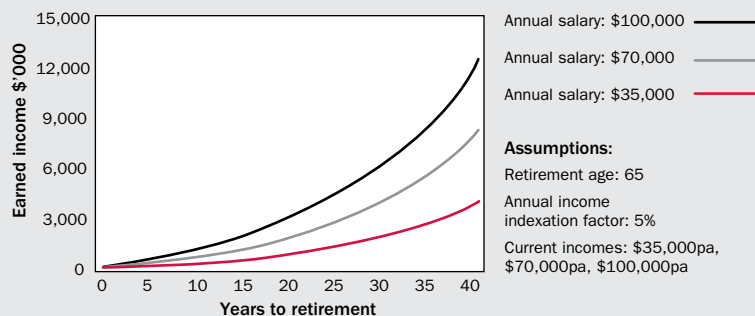
<sup>4</sup> Australian Bureau of Statistics; Causes of Death December 2003. Cat. No. 3303.0.

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For more than 20 years, we've been working behind the scenes with financial advisers to create products and services to match your financial needs. In fact, we're one of Australia's largest financial services groups, managing more than \$34 billion for 400,000 Australians. For more information go to [www.asgard.com.au](http://www.asgard.com.au)

## What will you earn in your lifetime?

Many people never stop to consider the income they can expect to earn over their lifetime. The graph below predicts various levels of earned income based on your annual salary and years to retirement. As an example, Barry is a 35-year-old earning \$70,000. With 30 years to retirement Barry has the potential to earn nearly \$5 million. What would Barry do if something happened to him and he was no longer able to earn his income?



## Getting started

If you're interested in finding out more about Asgard insurance, speak to your financial adviser.

### Important information

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