

Lifestyle_

Do you have enough protection?

Buying a home is an exciting time. There are so many decisions for you to make along the way. One of the most important decisions is how you are going to protect your key assets – your home, your family and your ability to earn an income to ensure financial stability.

How much is enough?

With your new home purchase your protection needs will change. Set out below are some things that can be worth considering in determining how much to protect yourself for. The information provided is general advice only and does not take into account your individual objectives, financial situation or needs. Before acting on it you should determine its appropriateness to your situation. Contact Lifestyle_ on 1300 203 065 for a copy of the relevant product Disclosure Statement and Policy Document.

Life Protection	You	Partner (if applicable)
Do I want to cover my mortgage?	\$	\$
Do I want to cover any outstanding debts?	+ \$	\$
Do I want to cover funeral expenses?	+ \$	\$
Do I want to leave a legacy for my spouse or children?	+ \$	\$
Total	= \$	\$

This may indicate the level of life protection you should consider.

Disability Protection

Do I want to cover my monthly mortgage payment?	\$	\$
Do I want to cover my other monthly debt repayments?	+ \$	\$
Do I want to cover the total monthly amount of other financial commitments such as bills, groceries and other expenses?	+ \$	\$
Total	= \$	\$

This may indicate the level of disability protection you should consider.

Now you have worked out how much cover you need, how can your mortgage broker help you?

Your mortgage broker can offer you protection for both life and disability through the Lifestyle Protection Plan.

Benefits of the Lifestyle Protection Plan

- ✓ You can choose between \$100,000 and \$750,000 for life cover.
- ✓ You can choose between \$1,000 and \$5,000¹ per month in disability cover.
- ✓ An application can be completed in less than 10 minutes as part of your home financing interview.
- ✓ You have the opportunity to pay for your protection upfront for 3 years as part of your home loan or via a monthly payment.
- ✓ Once your Lifestyle Protection Plan is in place you can enjoy your new home or investment knowing you are protected if the unexpected happens.

Speak with your mortgage broker today

Don't wait to have the security and peace of mind that comes with being protected. Balance your new commitment with the right protection.

About Lifestyle_

Lifestyle_ is a joint venture between Allianz Australia Insurance Limited, AFSL 234708, ABN 15 000 122 850 (Allianz) and TOWER Australia Distribution Limited, AFSL 237854, ABN 45 002 037 452 (TOWER). Lifestyle_ life insurance products are insured by Allianz Australia Life Insurance Limited, AFSL 296559 ABN 27 076 033 782, and TOWER Australia Limited, AFSL 237848, ABN 70 050 109 450.

¹ Evidence of income required for cover between \$3,000 and \$5,000 per month.

This checklist is provided to assist you in the consideration of your protection needs based on current levels of debt and personal expenses.

The Lifestyle Protection Plan (LPP) product is offered under general advice by your mortgage broker. You should consider the Product Disclosure Statement (PDS) that you have been given to determine if the product is suitable for your needs.

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