



Protect the ones you love



Life insurance

Most Australians will insure their car but neglect to insure their most valuable asset – themselves. In fact, many people do not even have sufficient life insurance to ensure their home loan is paid out in the event of their death, let alone provide a lump sum to their families to provide for their future.

Consider this...

You are married with two children in high school and a \$250,000 mortgage. Your partner works full-time and you have also recently returned to the workforce to help cover the daily bills. All is going well financially.

Then...the unthinkable happens and your partner is in a fatal car accident.

Would your salary alone be enough to meet the mortgage repayments, pay the daily living expenses of raising two teenage kids as well as the school expenses?

How would you cope financially?

How can life insurance help?

Life insurance provides a lump sum payment in the event of death or terminal illness. You choose the level of cover at time of application that best meets your circumstances and budget. Having adequate cover in place can give you peace of mind, knowing that if the worst should happen, your family will be financially ok and able to maintain their standard of living.

The funds could be used to:

- repay the mortgage or other outstanding debts
- invest and create an ongoing income stream to replace lost wages
- meet education and/or childcare expenses
- help with estate planning or business buyouts.

Why choose ClearView LifeSolutions Life Cover?

Flexibility in the way you structure your cover. You may hold Life Cover as a stand alone policy or link TPD and/or Trauma Cover with Life Cover, which may be a more cost effective solution.

Where you do choose linked cover, you are able to hold some of the cover in super and the other cover outside super. Two different owners but priced like one linked policy – this is what we refer to as flexi linking.

If you choose to hold the Life Cover in LifeSolutions Super, our insurance only superannuation product, you may fund your insurance premiums via a tax paid rollover from any complying super fund. You will also receive a 15% tax benefit for doing so, making the cost of your cover even more affordable.

Worldwide cover means you are fully covered, 24 hours per day anywhere in the world.

Guaranteed upgrade of benefits means we will automatically pass on any future enhancements to your policy provided they do not result in an increase in your premium.

Guaranteed renewable means we guarantee to renew your Life Cover each year up until the policy expiry, so long as you continue to pay your premiums when due. We cannot cancel your cover, or increase your individual premiums because of any change in your health, occupation or pastimes.

A range of built in benefits including the Life Cover Conversion Benefit, which is a market first for the Australian life insurance industry. This benefit allows you to cash in your Life Cover for a reduced benefit amount if you suffer a specified severe illness. Traditional life insurance policies only pay a benefit in the event of death or terminal illness. This unique benefit may give you access to an immediate cash payment when you need it most.

Built in benefits at no extra cost	Extra cost options
Indexation Benefit – cover will be indexed each year to ensure your benefit amount maintains real value	Disability Premium Waiver Option – premiums waived if you are totally disabled for 3 months or more
Funeral Advance Benefit - \$25,000 of the benefit amount advanced upfront to help cover the cost of funeral and other immediate expenses	Business Guarantee Option – increase benefit amount by up to 3 times the original benefit without medical underwriting
Future Increase Benefit – the ability to increase your benefit amount at a later date without medical underwriting	Child Cover Option - up to \$200,000 if your child suffers a specified trauma condition, terminal illness or death
Grief Support Benefit – we will reimburse the costs of up to 4 hours of grief counselling to the value of \$1,000 for an immediate family member	
Life Cover Buy Back Benefit – where TPD or Trauma Cover is linked to Life Cover, the Life Cover benefit amount will be reinstated 12 months after a full TPD or Trauma Cover benefit is paid.	
Life Cover Conversion Benefit - cash in some or all of your Life Cover benefit at a pre-determined rate if you suffer a specific medical condition	
Accommodation Benefit – up to \$250 per day for up to 30 days to help cover the cost of a family member to be with you if you are confined to bed	
Financial Advice Benefit – we will reimburse up to \$3,000 for the cost of seeing a financial adviser as a result of a claim	
Suspending Cover Benefit - put your cover on hold for up to 12 months	
Premium Freeze Benefit – benefit amount will decrease each year with age and premium will remain fixed	

To make an appointment contact us today.

Gillman and Associates Pty Limited

903/1 Newland Street
Bondi Junction, NSW 2022

T 1300 728 286

M 0404 620 008

E briang@gillmanandassociates.com.au

Information current as at June 2013.

This information is intended to provide general information only and has been prepared without taking into account any particular person's objectives, financial situation and needs. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation and needs. In particular, you should seek independent financial advice and you should read the relevant Product Disclosure Statement (PDS) before making any decision about a product. A copy of the relevant PDS can be obtained from Gillman and Associates Pty Limited. Gillman and Associates Pty Limited ACN 167 456 420 is a Corporate Authorised Representative (No. 454121) of ClearView Financial Advice Pty Limited ABN 89 133 593 012, AFS Licence No. 331367. Registered address Level 12, 20 Bond Street Sydney NSW 2000. ClearView Financial Advice Pty Limited claims copyright in this material and no part may be reproduced without its permission.