

# Income PROTECTION

## Ask Financial Lifestyle Solutions for professional advice on...

### Investments & Superannuation

- Account Based Pensions
- Personal Superannuation
- Employer Sponsored Superannuation
- Super Consolidation & Rollovers
- Annuities
- Self Managed Super Funds
- Lump Sum Investments
- Gearing
- Savings Plans

### Insurance

- Income Replacement
- Business Expenses Insurance
- Life Insurance
- Total & Permanent Disability
- Trauma / Critical Illness Insurance

### Strategic Advice

- Estate Planning
- Centrelink Assistance & Guidance
- Total & Permanent Disability Claims
- Permanent Incapacity Claims
- Aged Care Planning
- Transition to Retirement Planning



## FINANCIAL LIFESTYLE SOLUTIONS

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consider your individual circumstances or needs. Do not  
act until you seek professional advice and consider the  
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FINANCIAL LIFESTYLE SOLUTIONS

# Income PROTECTION

Your capacity to earn an income is your greatest financial asset. How long would your saving last if you were unable to work for 12 months. What if you were unable to work again?

Could your partner afford the mortgage repayments?

What would happen to your family?

Your Income today	10 years	20 years	30 years
\$40,000	\$503,115	\$1,322,638	\$2,657,554
\$70,000	\$880,452	\$2,314,617	\$4,650,719
\$100,000	\$1,257,789	\$3,306,595	\$6,643,885

These projections assume a salary increase of 5% per annum including inflation.

Income Protection provides you with a monthly income if you are unable to work due to an accident, illness or injury, should you become totally or partially disabled; however, the disablement need not be of a permanent nature.

The benefit is used to pay for general living expenses, regular investment and other costs, thus keeping yours and your family's lifestyle and plan on track.

It covers you 24/7 anywhere in the world and is fully tax deductible in most situations.



Do you know the biggest threat to your retirement may be a serious illness to your child.....?

- If your independent child suffered a serious illness or accident and couldn't work for an extended period, how would they cope financially? Would they move back home with their parents?
- Are you the 'guarantor' for any of your children's loans or debts?
- If you had to help your child out financially, what would it mean for your own financial situation – both now and in retirement?

