

1 January 2021

Mr Sam Sample
 123 Sample Street
 Sample town 0000

Dear Sam,

Insurance

Your current personal risk protection can be summarised as follows:

Insurer/Product	Policy number	Policy owner	Life insured	Type of cover	Level of cover	Waiting Period	Benefit Period	Premium
Insurance Provider	000000001	Sam Sample	Sam Sample	Death TPD (own)	\$2,000,000 \$2,000,000	- -	- -	\$2,200.00 Yearly
Insurance Provider	000000002	Sam Sample	Sam Sample	Trauma	\$330,000	-	- -	\$1,000.00 Yearly
Insurance Provider	000000003	Sam Sample	Sam Sample	Income Protection	\$9,000 per month	90 Days	Age 65	\$1,100.00 Yearly

Having appropriate protection against unforeseeable illness or accident, to provide for debt and dependants, is important.

- Having considered your personal circumstances, you have appropriate risk protection in place and are comfortable with the current levels of cover.

The above policies will provide for:







- Loss of income
- Rehabilitation
- Modifications to your home & vehicle
- Nanny/ Childcare
- Accommodation for family
- Major lifestyle objectives

Market assessment

As part of our ongoing service, we have conducted a review of your existing policy. This process has assessed the leading insurers and products available within the market, based on quality and value, which ensures your cover remains appropriate for your needs.

Based on our analysis we suggest you maintain your existing cover.

The following provides an overview of policies currently available in the marketplace:

Insurer	Products	General Score	Inside Super	Outside Super	Premium Instalments	Annualised Premium
	Insurance w/ On Track Life Cover & TPD	100 / 81	N / A	\$2,601.34	\$2,601.34	\$2,601.34
	BT Protection Plans Term Life & TPD	100 / 72	N / A	\$2,093.79	\$2,093.79	\$2,093.79
	Protect Healthy Living - Life & TPD	100 / 36	N / A	\$2,006.39	\$2,006.39	\$2,006.39
	Priority Protection Life Cover & TPD	97 / 81	N / A	\$2,018.80	\$2,018.80	\$2,018.80
	Wealth Protection Death Cover & Platinum TPD	97 / 81	N / A	\$2,216.23	\$2,216.23	\$2,216.23
	Professionals Choice Life & TPD	97 / 81	N / A	\$2,608.80	\$2,608.80	\$2,608.80

Data and research provided by Iress.

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