



FACT SHEET 2: INSURANCE.

PROTECTING YOUR BIGGEST ASSET.

YOUR FAMILY

CHALLENGE YOURSELF:

1 Will your family be able to support themselves financially if you died suddenly?

2 If you were permanently disabled would you be able to support yourself and family?

3 If you were diagnosed with a major illness how would you meet the potential initial or ongoing medical costs?

4 If you were unable to work for an extended period of time how would you support your family and pay your mortgage?

If any of the above questions are a concern, perhaps you are like the average Australian who has insufficient levels of personal protection. There are four types of personal insurance cover to consider:

LIFE INSURANCE

Pays a lump sum to your loved ones in the event of your death.

TOTAL AND PERMANENT DISABLEMENT (TPD) COVER

Pays a lump sum if you're no longer able to work due to total and permanent disablement - important to consider if you have debts, such as a mortgage and family to support.

INCOME PROTECTION INSURANCE

Provides a monthly income when you're unable to work because of injury or illness.

TRAUMA (CRISIS) INSURANCE

Pays a lump sum if you're afflicted with a specific illness such as heart attack, stroke or cancer.

HOW INTEGRAL CAN HELP

PROVIDE PEACE OF MIND

Advise you on solutions and strategies to protect you and your loved ones whilst maintaining your lifestyle

REMOVE STRESS

Comfort knowing a professional is advising you on the best solutions available

GIVE YOU MORE FREE TIME

We take care of all the paperwork, both at Application and Claim time giving you more time to be with your family, doing things you enjoy