

If your income stopped today, who would pay your bills?



Your savings account?



Your partner?



Your parents?



Don't know?

You need a ten second insurance check now.



Which do you insure?

Your income is your biggest asset and should be insured, just as you would cover your home and car.

Home \$68 monthly premium¹



Did you know?

Each year there are more than 10,000² house fires.

Car \$90 monthly premium¹



Did you know?

A vehicle is stolen every eight minutes in Australia³.

Income \$66 monthly premium¹



Did you know?

Of the working population, one in six men and one in four women are expected to suffer a disability from the age of 35 to 65 that causes a loss of six months or more from work⁴.

For as little as \$66 per month, you can ensure your income continues even when you can't work.

1. Commlnsure Home Insurance example assumes a 35-year-old male (age 36 next birthday), home owner, degree-qualified accountant, non-smoker lives in a double brick house (with deadlocks and external security doors and a garage for his car) in Parramatta (2150) NSW. He has taken out the Commlnsure Residential Home Package with building (\$350K) and contents (\$75K) cover which includes a combined policy discount of 10%, and is based on a \$300 excess. He drives a 2001 Holden Commodore Executive VX11 Sedan 4A V6, with Comprehensive Motor Vehicle Insurance and 60% no claims bonus. He has held his licence for 15 years, restricted drivers access and there is no finance on the vehicle. The premium rate for his Home and Motor Insurance includes all statutory charges.

The Income Protection premium rates are based on a \$3,125 monthly benefit – one month waiting period, benefit period of age 65, policy expiry date to age 65, agreed value superannuation continuance of 9% (\$4,500p.a) with increasing claims option and stepped premiums. All general monthly premiums are quoted as 2/7/09. Personal Insurance monthly premium is \$65.33 and quoted as at 1 February 2010. Home Insurance premium is \$67.03 monthly. Motor Insurance premium is \$89.42 monthly.

2. Australian Bureau of Statistics: Australian Social Trends 2000 – Housing – Housing Stock: Home fire safety.

3. Source: National Motor Vehicle Theft Reduction Council Inc (www.caresafe.com.au).

4. Source: Institute of Actuaries. Table IAD 89-93 – white collar males and females, December 2006.

Ten second insurance check

Please tick the most appropriate answer:

Are you the sole income earner?

Yes No

What is your total annual income?

- \$20,000 or less
 \$20,001 to \$40,000
 \$40,001 to \$60,000
 \$60,001 to \$80,000
 \$80,001 to \$100,000
 \$100,000 +

What are your total debts?

- \$100,000 or less
 \$100,001 to \$250,000
 \$250,001 to \$500,000
 More than \$500,000

How many dependent children do you have?

0 1 2 3 or more

Could your partner pay the bills if you couldn't work?

Yes No

If you could not maintain your lifestyle without support during illness or injury, please complete your details overleaf.

I would like to make an appointment to see a Commonwealth Bank Insurance adviser.

First name _____

Last name _____

Street address _____

Suburb _____

Telephone _____

Email _____

Preferred contact time

Morning Afternoon

Preferred appointment time

Morning Afternoon

Preferred appointment location

Commonwealth Bank branch _____

Other _____

For completion by Commonwealth Bank representative/lender

Referred by _____

Branch BSB _____

Date _____

This advice has been prepared by CommInsure, a registered business name of The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on the advice, consider its appropriateness to your circumstances. Income Protection is a component of CommInsure Protection. The Product Disclosure Statement (PDS) for CommInsure Protection is issued by CMLA and The Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 RSEL L002769, the Trustee of the Colonial Super Retirement Fund ABN 40 328 908 469 RSER R1067361 SFN 2933/419/40 (the Fund). CMLA is responsible for the administration of the Fund and provides insurance benefits to the Fund as insurer. The CommInsure Protection PDS is available from your financial adviser, by calling 13 10 56 or from comminsure.com.au and should be considered in making any decision about these products. CMLA and the Trustee are both wholly owned but non-guaranteed subsidiaries of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommInsure can be contacted by phone, our web site or you can write to us. You pay us premiums or fees for the products that we provide to you. We do not charge you any additional fees for the products that we provide to you with any general advice. Employees of CommInsure who provide a service do not receive specific payments or commissions for the giving of that service but do receive salaries. Bonuses and other benefits may also be paid to employees. You may receive advice in relation to the products we offer from financial advisers that do not work for CommInsure. These advisers may receive remuneration from us. Your adviser may be required to set out the remuneration and commissions they receive in their FSG or Statement of Advice.