



### **Income Protection for over 35's**

If you're a 35-year-old Australian with an annual income of \$80 000, you could earn around \$3.8 million before you turn 65<sup>1</sup>. With that kind of multi-million-dollar value, your ability to earn a living could be considered one of your greatest personal assets, which means: You need income protection insurance!

Imagine how you would feel if illness or injury robbed you of that asset.

If the thought of losing your ability to earn a living leaves you feeling ill at ease, perhaps now is the time to consider income protection insurance. IA Financial Services acknowledge income protection insurance policies do vary, but some Australians could receive a monthly benefit of up to 75%, or more in some cases, of their income in the event they are unable to work due to illness or injury.

It is a misnomer to assume income protection insurance is solely about income because what you spend dictates your current lifestyle. What you save, dictates your future lifestyle.

If your current or future lifestyle is in any way dependent upon your ability to work – you should protect it and this is the essential purpose of income protection insurance.

To find out more about income protection insurance and to see if you may be eligible to claim your premium as a tax deduction, contact your IA Financial Services adviser.

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<sup>1</sup> MLC Insurance - Smart strategies for protecting you and your family - Strategy booklet, p.4 2012/2013 (assumptions: income increases by 3% pa. No employment breaks. Figures rounded to nearest \$10,000)