



Welcome



It's almost summer and that means it's time to shed our winter woollies, but according to the Cancer Council, we still need to cover up.

While summer is the ideal time to promote sun safety, it's an issue that needs to be considered all year round, especially if you work outdoors.

Further, as we head into Christmas, it's fitting that we celebrate family and what it means to be in a family in the 21st Century, please see our article on the Sandwich Generation.

If I can assist you with a tailored personal protection program, I invite you to give me a call.

Kind regards

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Summer Lovin'

Aussie summers and the great outdoors go together like shrimps and barbies!

Before long, we'll be packing up the kids and heading to the surf for some fun in the sun. Teaching junior to boogie board, playing beach cricket till dusk and lazing in the sun are just some of the ways we Aussies enjoy our well-deserved R 'n' R at year's end.

But before you take off to the beach there are a couple of things you should know in order to keep your family safe and sound. Getting to your destination safely and looking after yourself and the kids while you're there is paramount so naturally you will make preparations to avoid problems. After all, for many of us we'll be hitting the roads at the same time as thousands of other

families, so it's important to plan.

No doubt you'll put the car in for a service, pump your tyres and check they have plenty of tread. You'll ensure that your luggage is securely stowed and all your passengers are buckled-up. You'll take a break at Reviver Stops if your journey is long and you know to never drive tired. These messages will be reinforced over and over in the lead up to December and for good reason. Last year, 107 people lost their lives on the roads¹ and countless others were changed forever.

Whilst lazy days under the sun sound idyllic, it doesn't hurt to think about that a little more closely too. Again, little preparations can make a big difference. A hat and a bit of 'slip, slop, slap' will help you or the kids

to avoid a painful case of sunburn, and being sun smart now can avoid an increasingly common problem later. Did you know "two in three Australians will be diagnosed with skin cancer by the time they are 70"²?

Yes, statistics can be sobering but they don't need to be alarming – planning is the key to avoiding or containing the impacts if anything were to go wrong.

This year when you're compiling your Summer holiday planning checklist consider adding 'review your insurances'. This way you will know that when something unplanned happens, you and your family will have the financial support you need.

¹ www.bitre.gov.au/publications/ongoing/rda/files/RDA_Dec13.pdf

² www.cancer.org.au/about-cancer/types-of-cancer/skin-cancer.html



Are you "Sandwiched"?

Australia's Baby Boomers have become our nation's carers - financially, practically and emotionally.

The term 'sandwich generation' refers to the Baby Boomers who married and had children later than their forebears and have become the "first modern generation" to be sandwiched between the care of adult children and their own parents. More than a fifth of household are multi-generational, comprising two or more generations of related adults aged 18 or over.2

Only one in 10 of the older generation lives in a retirement village. That means the rest are living in their own place of residence, but maintaining independence with the help of their kids. These "kids" (most often in the late 40s, 50s and 60s) are the ones taking their parents to the doctor or arranging for a plumber to visit.

Data from last year's census showed about 21 per cent of families have adult children who are living at home, up from 20 per cent in 2006. The largest increase was recorded for sole-parent families with children aged 18 or

over, which jumped 17 per cent to 385,078 families. Couples with at least one child over 18 living at home rose 7.5 per cent.

For those who are 'sandwiched', and with so much riding on you, it's important to consider the personal protection strategies

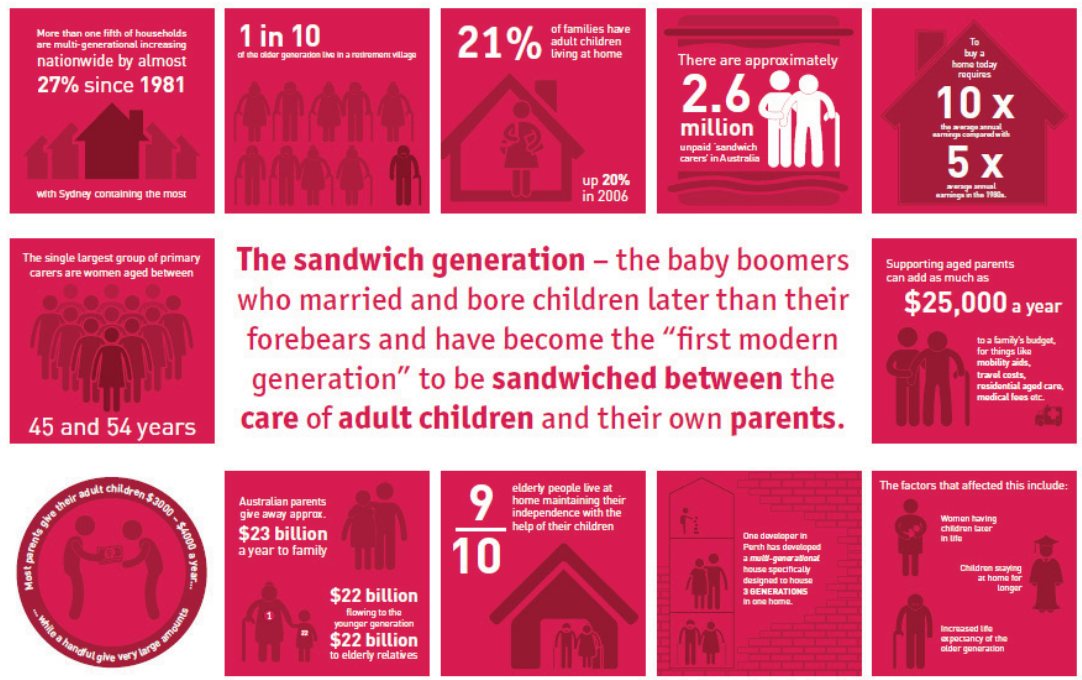
you need should you take ill or have an accident that prevents you from earning and providing the financial support you need, not just for yourself but for your parents and adult children as well.

To find out more and to discuss

your options, please give me a call today.

References:

- www.carersaustralia.com.au/media-centre/article?id=carers-caught-in-the-sandwich-generationhttp://www.theage.com.au/money/planning/a-generation-caught-in-the-middle-20130910-2th9h.html#ixzz2sVr69CU5
- mccrindle.com.au/BlogRetrieve



More than one fifth of households are multi-generational increasing nationwide by almost 27% since 1981
with Sydney containing the most

1 in 10 of the older generation live in a retirement village

21% of families have adult children living at home
up 20% in 2006

There are approximately **2.6 million** unpaid sandwich carers in Australia

To buy a home today requires **10x** the average annual savings compared with **5x** average annual savings in the 1980s.

The single largest group of primary carers are women aged between **45 and 54 years**

The sandwich generation – the baby boomers who married and bore children later than their forebears and have become the "first modern generation" to be sandwiched between the care of adult children and their own parents.

Supporting aged parents can add as much as **\$25,000 a year** to a family's budget, for things like mobility aids, travel costs, residential aged care, medical fees etc.

Most parents give their adult children \$3000 - \$4000 a year
"While a handful give very large amounts"

Australian parents give away approx. **\$23 billion** a year to family
\$22 billion flowing to the younger generation
\$22 billion to elderly relatives

9/10 elderly people live at home maintaining their independence with the help of their children

One developer in Perth has developed a multi-generational house specifically designed to house a **5** generations in one home.

The factors that affected this include:
 - Women having children later in life
 - Children staying at home for longer
 - Increased life expectancy of the older generation

www.carersaustralia.com.au/media-centre/article?id=carers-caught-in-the-sandwich-generation
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Cover for the entire family



You work hard to care for your family and secure their future, so you understand the need for life insurance.

But which life cover is right for you and your family? If you have young children, have you considered the following?

- Who will support them financially should something

happen to you?

- Who will pay for their education?
- And if they fall ill, can you afford to stop working to care for them?

To check that you have the cover you need for your family, please give me a call.