

ARE YOU PROTECTING THE FUTURE YOU IMAGINE?



THE HOUSE

7.76M
MILLION
HOUSES IN
AUSTRALIA



AVERAGE **2.6**
PEOPLE
PER HOUSE

23
MILLION
PEOPLE IN
AUSTRALIA



WE HAVE A GROWING POPULATION

THERE ARE:



3X MORE BIRTHS



THAN DEATHS



1 BIRTH EVERY
1 MIN & 43 SECS

Vs



1 DEATH EVERY
3 MIN & 31 SECS

THE FAMILY

THERE ARE
MORE PETS
THAN PEOPLE
IN AUSTRALIA



33
MILLION
PETS IN
AUSTRALIA

THE PETS

MOST POPULAR
NEW CAR
PURCHASED IN



2013
TOYOTA
COROLLA

13
MILLION
CARS ON
THE ROAD

THE CAR

INCOME

AVERAGE
INCOME IS
\$75,000
PER YEAR



BUT...
ONLY **31%**
OF PEOPLE
PROTECT THEIR INCOME

WHAT WE SPEND IT ON:



HOUSE
AVG COST OF HOME
\$563,100



CAR
AVG COST OF CAR
\$25,000



PET
AVG COST OF
PET BETWEEN
\$13,000-
\$25,000
(OVER ITS LIFETIME)

EXPENSES

INSURANCE

WHAT WE INSURE:

OUR HOMES:
85%
INSURED



AVG INSURANCE COST:
\$1,464
PER YEAR

OUR CARS:
83%
INSURED



AVG INSURANCE COST:
\$1,200
PER YEAR

OUR PETS:
5%
INSURED



AVG INSURANCE COST:
\$390
PER YEAR

20% OF MORTGAGE
DEFAULTS
ARE DUE TO:



ILLNESS OR



ACCIDENT

IN THE HOUSEHOLD.

DEFAULTS

Your ability to earn an income may be your greatest asset. **Protect the future you imagine with your loved ones.** Speak to your financial adviser today to find out which products best suit your needs or **call us on 1300 209 088.**

TAL

House: Fact: 7.76 million houses in Australia - (<https://aifs.gov.au/institute/info/charts/households/index.html>) - Fun Fact - Average 2.6 people per house - (<http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1301.0~2012~Main%20Features~Households%20and%20families~56>) || Family: Fact: 23 million people in Australia - (<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Web+Pages/Population+Clock?opendocument&from-banner=LN>) - Fun Fact: Population is getting younger there are 3 x more births than deaths - [one death every 3 minutes and 31 seconds (ABS, 2014) one birth every 1 minute and 43 seconds, (ABS 2014)] || Pets: Fact: 33 million pets in Australia - 33M - (http://kb.rspca.org.au/How-many-pets-are-there-in-Australia_58.html) - Fun Fact: There are more pets than people in Australia || Car: Fact: 13 million cars on the road (<http://www.abs.gov.au/ausstats/abs@.nsf/mf/9309.0>) - Fun Fact: Most popular new car purchased in 2013 - Toyota Corolla - (<http://www.caradvice.com.au/265366/car-sales-2013-toyota-corolla-steals-title-australias-popular-car/>) || Average Income is \$75 000/ year - (Full-time adult average weekly ordinary time earnings \$1,454.10/Week x 52 weeks = \$75608/year) (<http://www.abs.gov.au/ausstats/abs@.nsf/>) - Latest products/6302.0Main%20Features4May%202014?opendocument&tabname=Summary&prodno=6302.0&issue=May%202014&num=&view=) - What we spend it on: House: Ave Home Value \$563 100 - (<http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0>) - Car: Ave most popular car value \$25 000 *Toyota Corolla - (<http://www.toyota.com.au/corolla>) Pet: Ave median Pet Value \$19 000 (over its lifetime) <https://www.moneysmart.gov.au/life-events-and-you/life-events/getting-a-pet> - What we insure: Homes: 85% Insured - (<http://www.lifewise.org.au/today-from-lifewise/can-you-insure-your-love/>) - Insured @ \$1464/year based on avg contents sum insured of \$61,000 and avg cost of home insured of \$563,100 - <http://www.canstar.com.au/home-insurance/premium-price-rises/> - Car: 83% Insured - (<http://www.lifewise.org.au/today-from-lifewise/can-you-insure-your-love/>) - Insured @ \$1200/year, <http://www.lifewise.org.au/today-from-lifewise/can-you-insure-your-love/> - Pet: 5% Insured (This information was collected as part of the 2010 Social Indicator Series from Bankwest) - Smh.com.au (percent of pet insurance) - Insured @ \$390 per year. For dogs, the average cost is around \$390 for common breeds, but more high risk breeds (e.g. bulldogs), accident and illness cover averages about \$550 per year. (Choice Magazine) <http://www.petsecure.com.au/compare>

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