

## **Contact Brett Aitken**

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## 7 things you could do right now.

Questions to ask yourself and your family.

- If your income stopped due to an illness or injury, would you be able to repay debts and provide for your family?
- If you or your partner was to die, would your family and debts be financially protected?
- Have you had someone close or heard of someone suffering from cancer? How would this impact you financially if the unexpected happened?
- If you suffered a total and permanent disability and could never work again, what financial support do you have in place now? Is it sufficient?
- Some people think they are fully protected with the standard amount of cover under superannuation. However, did you know that most covers under industry fund superannuation has a depreciating benefit and as you get older the cover decreases?
- If you have existing personal insurances, how long since they have been reviewed? Has your circumstances changed since initially setting up cover? Like having a child? Did you know child cover is also available for children aged 2 and above?
- Do you have multiple industry fund superannuation policies? This could be eroding your balances. Did you know that you can consolidate all the policies into one?