

Being prepared – Severe illness



Severe illness – important points to consider

How much severe illness cover do I need?

You need to sit with a licensed financial adviser to work out the following:



What you currently have from your personal policies and employee group benefits



The amount of income your dependants need if you can no longer provide for them



Remember to consider:
Repaying or servicing debt, household expenses and medical costs



Think about future education expenses if you have children



Provision for future needs and lifestyle changes

Once this all has been taken into consideration, your licensed financial adviser will be able to calculate what level of income your severe illness cover will provide and how much extra cover you need to meet your dependants' specific income needs.

The risk of under-insurance.

As you get closer to retirement, a financial loss can have a significant impact on your retirement savings. Speak to a licensed financial adviser to make sure you are insured for anything that could take money out of your retirement savings.

Terms and conditions apply.

We offers a range of innovative and flexible severe illness cover solutions from an approved panel of recognised life insurance partners. Speak to one of our licensed financial advisers for more information on severe illness cover.



My Money Matters Centre

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