

Existing Insurance and Premiums

| Type of Policy | Sum Insured | Sample Yearly Premium | Where is the premium being paid from? |
|-------------------|-------------|-----------------------|---------------------------------------|
| Life Insurance | \$1,757,275 | \$3072.60 | Superannuation |
| TPD | \$1,757,275 | \$3530.04 | Cash Flow |
| Income Protection | \$14,505 | \$6699.24 | Cash Flow |

Scenario 1

| Type of Policy | Sum Insured | Sample Yearly Premium | Where is the premium being paid from? |
|-------------------|--------------|-----------------------|---------------------------------------|
| Life Insurance | \$750,000.00 | \$12251.28 | Superannuation |
| TPD | \$750,000.00 | \$1309.80 | Cash Flow |
| Income Protection | \$14,505 | \$6380.16 | Cash Flow |

Scenario 2

| Type of Policy | Sum Insured | Sample Yearly Premium | Where is the premium being paid from? |
|-------------------|--------------|-----------------------|---------------------------------------|
| TPD | \$750,000.00 | \$2372.28 | Cash Flow |
| Income Protection | \$12,813 | \$5635.92 | Cash Flow |