

Discussion Paper For Client as at 25th August 2025

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	\$4230.04	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	\$1,020.94	Superannuation
TPD	\$750,000.00	\$1,309.80	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	\$2,372.28	Cash Flow
Income Protection	\$12,813	\$5637.92	Cash Flow