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| [HEADING OPTIONS]Protecting your family’s most important asset – your incomeProtect your income – you’d be lost without it |

[SUBHEADING]

You insure your car. You insure your home. You insure your health. You might even insure your pet’s health. But have you insured the thing without which none of this is possible? Here’s what you should do to protect your income and your family’s way of life.

[BODY COPY]

Your family relies on the money you bring home for everything from school uniforms to your mortgage. Your ability to earn an income is probably one of your family’s most valuable assets. If you can’t work and that income stream dries up, serious sacrifices may have to be made just to cover everyday expenses.

Income protection insurance provides a replacement for lost income so that you can focus on your recovery. The amount of income it replaces can vary by the policy and the options you select, but while you can receive a payment of up to 90% of your pre-tax income replaced for the first six months, the typical amount is 75%.

# What do I have to do to ensure that I’m insured?

Many people already have income protection insurance coverage – or it’s available to them – through their superannuation fund. As a bonus, it’s generally cheaper than getting a policy by buying directly. Often, a medical exam won’t be required.

As a default, most income protection policies are set for a period of two years. This period can be increased for a small increase to the premium. You could set it to something like 5 years or until a certain age, like 65. This means you’d receive an insurance benefit until you reach 65 and may be able to start drawing on your super.

Other options are also available, such as changing the waiting period before your insurance begins to pay out. Most policies have a waiting period of between two weeks and two years and changing the waiting period can affect the premium. The longer the waiting period, the cheaper the policy.

If you have insurance through your super, the best thing to do is review the product disclosure statement (PDS) or insurance guide to see what kind of coverage you have. We offer free consultation to review your insurance needs based on your personal circumstances. [Can be deleted if the fund doesn’t offer advice]

Concerned about your coverage? The best thing to do is give us a call on <<phone number>> or schedule a time to have a chat with us about your options to get the best outcome to support your family’s stability and protect their way of life if something bad were to happen to you.

# Do I need income protection insurance?

Here are a few things you need to consider when thinking about income protection insurance

* Do I have sufficient sick leave available if I am unable to work for an extended period?
* Do I have family members that rely on my income?
* Do I have debts that I would be unable to pay, such as a mortgage, if I were unable to work?
* How long could I go without earning an income before my savings were drained?

**eDM**

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| **Section** | **Content** |
| **Subject line** | Have you protected your family’s most important asset?   |
| **Pre-header text** | It’s not home, but it’s closer to it than you might think!  |
| **Header image copy** |   |
| **Headline** | You insure your car, home, health, even your pet – but have you forgotten the most important thing of all? You and your income  |
| **Salutation** | Dear <name>  |
| **Introduction** | Your family relies on the money you bring home for everything from school uniforms to your mortgage. Your ability to earn an income is probably one of your family’s most valuable assets.If you can’t work and that income stream dries up, serious sacrifices may have to be made just to cover everyday expenses.    |
| **Body** | Income protection insurance provides a replacement for lost income if you are injured or unwell, so you can focus on your recovery.The amount of income it replaces can vary by the policy and the options you select, but generally you can receive a payment of up to 90% of your pre-tax income replaced for the first six months and up to 70% of your salary for a specified time after those six months.  Many people already have income protection insurance coverage – or it’s available to them – through their superannuation fund. As a bonus, it’s generally cheaper than getting a policy by buying directly. Here are a few things to consider when thinking about income protection insurance:* Do I have enough sick leave if I am unable to work for an extended period?
* Do I have family members that rely on my income?
* Do I have debts I couldn’t pay if I were unable to work?
* How long could I go before my savings dried up?

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| **A** | For more information, read our full article here <insert link>  |
| **Signoff** | Regards, <insert name/team>  |
| **Disclaimer** |   |

 **LinkedIn**

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| **Section** | **Content** |
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If you have insurance through your super, the best thing to do is review the product disclosure statement to see what kind of cover you have. And we offer free consultations to review your insurance needs.  |
| **CTA** | For more information, read our full article here <insert link>  |

**Social post**

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| **CTA** | Click <here> for more information.  |