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| [HEADER]Super insurance can help you bounce back from illness or injuryOrBounce back from illness or injury with help from super insurance[SUBHEADER]Getting back on your feet quickly after an illness or injury protects your long-term financial and physical wellbeing.  |

[BODY COPY]

We tend to focus more on our financial and physical wellbeing in the run up to retirement, which is why it’s more important than ever to recover quickly from illness or injury.

That’s when insurance in super can make all the difference.

Insurance in super can help give you and your family the financial security you need to focus on recovery and get your lives back on track. That’s important, because research shows that the sooner you can recover from an illness or injury, the better your physical, mental and financial wellbeing are likely to be in the long run.[[1]](#footnote-2)

And while we hope you never need it, the chances of claiming on insurance rise as we age.

Almost 63% of people over age 65 have at least one long-term health condition, compared with just 22% of those aged 15 to 34, according to census data from the Australian Bureau of Statistics.[[2]](#footnote-3) So it’s good to know that insurance could help cover your expenses if injury or illness stop you from working.

## Speed up your recovery and protect yourself and your family

Your whole family can be placed under enormous stress when you are ill or injured and unable to work. Being able to rely on insurance through super can be a big help when it comes to getting back to work and your life back on track.

Super funds such as ours offer three types of insurance cover to protect you and your loved ones:

* **Income protection insurance.** This gives you a regular monthly income when you can’t work due to temporary disability or illness. It means you can cover everyday expenses, bills and commitments while you’re recovering.
* **Total and permanent disability (TPD) insurance.** TPD cover gives you a lump sum payout if you become disabled and can no longer work. This enables you to pay for medical treatment, in-home care, housing modifications, or whatever you need to make life easier for you and your family.
* **Life cover.** Your family or loved ones will receive an amount at the end of your life, in line with the policy conditions. It’s comforting to know that your family and their lifestyle will be protected when you’re no longer with them.

## Choose the right level of cover

It’s vital you choose the right level of cover to ensure you and your family aren’t put under stress meeting regular expenses.

You’ll want to think about how much money you and your family will need to replace your income if you’re unable to work. This includes mortgage payments or rent, paying off credit cards and other debts, taking care of university fees or your grandchildren’s childcare or school fees, and covering ongoing living expenses.

Remember to factor in other funds your family may be able to access – including money from your super, your savings, the sale of any investments you have, even your leave balance if you’re working.

The Australian Securities and Investments Commission (ASIC) has developed a [life insurance calculator](https://mcas-proxyweb.mcas.ms/certificate-checker?login=false&originalUrl=https%3A%2F%2Fwww.moneysmart.gov.au.mcas.ms%2Ftools-and-resources%2Fcalculators-and-apps%2Flife-insurance-calculator%3FMcasTsid%3D20892&McasCSRF=10deef0519788409aeba3d61dab28e1a6768e6145e93abd2b339a2e7713710fb) to help you estimate the amount of cover you may need.

[CALL OUT BOX]

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| What to do next* Consider your stage of life and what you should be covered for.
* Check you have the right level of cover for your family’s needs into the future.
* If you’re unsure, get in touch and we’ll connect you with someone who can help.

Want a review of your life insurance? Give us a call on <<phone number>>, email us on <<email address>> or contact us through <<website address>> to talk about the best options for you. |

[CALL OUT QUOTE]

“Insurance in super can help give you the financial security you need to focus on recovery.”

**eDM**

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| **Section** | **Content** |
| **Subject line** | Bounce back from illness or injury with super insurance   |
| **Pre-header text** | And protect your long-term financial and physical well-being  |
| **Header image copy** |   |
| **Headline** | Having insurance in super can make all the difference   |
| **Salutation** | Dear <name>  |
| **Introduction** | As we head towards retirement, most of us focus increasingly on our financial and physical health and wellbeing and on minimising anything that threatens that, such as illness or injury.We’re equally concerned about a quick recovery if either does happen. That’s when insurance in super can help.  |
| **Body** | Almost 63% of people over age 65 have at least one long-term health condition, according to current research. So it’s good to know that insurance could cover your expenses – and help you get back on your feet quickly – if injury or illness stop you from working. Super funds such as ours typically offer three types of insurance cover:  * **Income protection insurance,** giving you a regular monthly income when you can’t work due to temporary disability or illness.
* **Total and permanent disability (TPD) insurance,** which gives you a lump sum payout if you become disabled and can no longer work.
* **Life cover,** providing alump sum or income stream at the end of your life.

If you’re starting to plan for retirement, we recommend you:  * consider what you should be covered for
* check you have the right level of cover for your needs
* and if you’re unsure, talk to your super fund, insurer or financial adviser.
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| **CTA** | For more information, read our full article here <insert link> or contact <details>  |
| **Signoff** | Regards, <insert name/team>  |
| **Disclaimer** |   |

**LinkedIn**

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| **Section** | **Content** |
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 |
| **CTA** | For more information, read our full article here <insert link> or contact <details>  |

**Socials**

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| Section |  |
| Introduction | Are you worried about bouncing back from illness or injury, especially as you head towards retirement?  |
| Body | Protect your long-term financial and physical wellbeing with insurance through your super – it can make all the difference.   |
| CTA | Click <here> to learn more.  |

1. S Rueda L Chambers et al, ‘[Association of returning to work with better health in working-aged adults’](https://pubmed.ncbi.nlm.nih.gov/22390520/), *American Journal of Public Health*, 2012, accessed 11 August 2022. [↑](#footnote-ref-2)
2. ABS, [‘2021 Census data: over 8 million Australians have a long-term health condition’](https://www.abs.gov.au/media-centre/media-releases/2021-census-data-over-8-million-australians-have-long-term-health-condition), 28 June 2022, accessed 11 August 2022. [↑](#footnote-ref-3)