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| [HEADING]  How much insurance cover do you need?  Use our insurance calculator  [SUB-HEADING]  It takes just a few minutes to check your numbers and calculate what cover you need. |

[BODY CONTENT]

Using a life insurance calculator is a quick and easy way to check if you have the right level of life cover. If you gather the relevant information before you start, the process will take only a few minutes.

## What you need to have ready

* **Your income**

Income protection insurance replaces a portion of your annual income. So, knowing what you have coming in is essential.

* **Your other assets**

Knowing what other money and investments you have, including savings, super, property and shares, may reduce how much insurance you need.

* **Your debts and other loans**

Likewise, knowing where your money is going and the obligations you’ll need to cover will help ensure that everything is provided for if you’re unable to work.

* **How much is left to pay on your mortgage**

One of the biggest debts most people ever have is a home mortgage. How much you owe will affect how much insurance you need.

* **How many children you have**

Your number of dependent children affects how much money you’ll need to provide for their food, shelter and educational expenses.

[[Life Insurance Needs Calculator (zurich.com.au)](https://calculators.zurich.com.au/life-needs.html)]

It’s a good idea to regularly review your insurance to ensure it still meets your needs. You may want more cover if you’re buying a home or starting a family, or to reduce your cover if you’ve paid off debts or your children have become financially independent.

[CALL OUT BOX]

## Your next steps

Using a life insurance calculator is an easy way to check if you have the right level of cover. If you need to make a change to your policy, we can help you review your options. Give us a call on <<phone number>>, email us on <<email address>> or contact us through <<website>> to talk about what’s appropriate for your individual needs.

[CALL OUT QUOTE]

*“It’s a good idea to regularly review your insurance to ensure it still meets your needs.”*

LinkedIn post

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| **Section** |  |
| **Introduction** | Do you know how much money you have in the bank right now? Most of us do.  But do you know how much insurance cover you have? And how much financial help you might need if you become ill or injured?  A lot of us don’t! Thankfully it takes just a few minutes to find out. |
| **Body** | Using a life insurance calculator is a quick and easy way to check if you have the right level of life cover.    **What you need to have ready**  **Your income**  Income protection insurance replaces a portion of your annual income. So, you must know what you earn.  **Your other assets**  Knowing what other money and investments you have, including savings, super, property and shares, may reduce how much insurance you need.  **Your debts and other loans**  Knowing what your obligations are – such as rent, a mortgage or credit cards – are vital to ensure all your costs are covered if you can’t work.  **How much is left to pay on your mortgage**  This is one of the biggest debts most people ever have, and how much you owe will affect how much insurance you need. |
| **CTA** | To learn more, read our full article <here> |

Social post

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| **Section** |  |
| **Introduction** | Most of us know how much we have in the bank right now.  But do you know how much insurance cover you have – and how much financial help you might need if you become ill or are injured? |
| **Body** | It takes just a few minutes to do your sums and calculate what cover you need! |
| **CTA** | To learn more, click <here> |