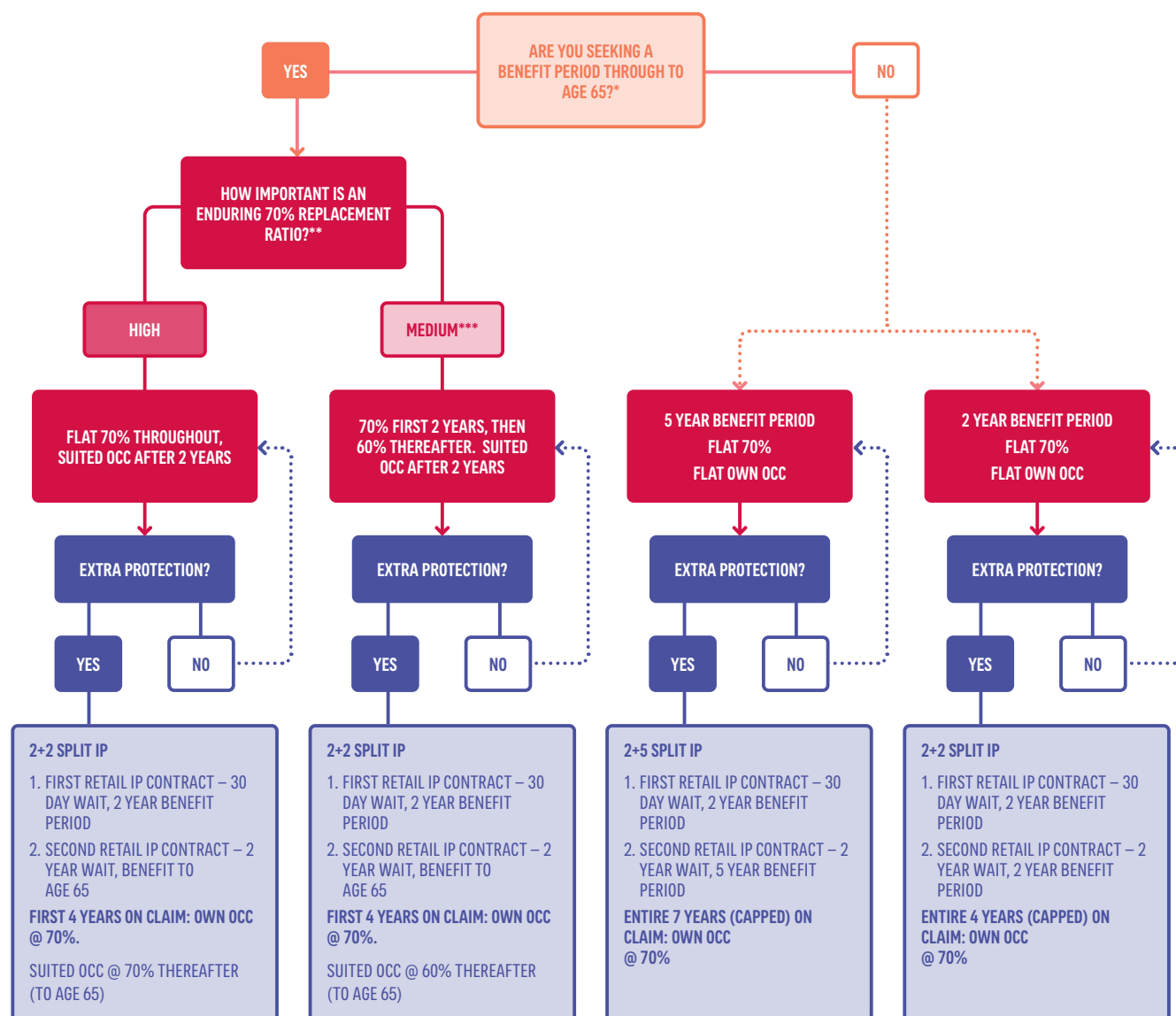


INCOME PROTECTION CORE DECISION TREE



HEALTHIER, LONGER,
BETTER LIVES



* For example, a shorter benefit period may be desirable due to client cost concerns or age of policyholder. The adviser's insurance philosophy and attitude may also lend support to a shorter benefit period particularly if the IP is supported by lump sum TPD/Crisis and in light of statistics revealing c.85% of retail IP claims being closed within 2 years of claim commencement.

** An enduring 70% replacement ratio may be desirable from an advice perspective and feasible given the client's cash flow position.

*** This structure may be desirable if say a more cost-effective premium is being targeted, or perhaps if a lower replacement ratio after 2 years on claim (noting average IP Claim duration being less than 2 years) can be countered with self-insurance funding mechanisms (meaningful cash reserves, emergency funds or strength in family balance sheet).

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