

## Insurance Quote Request Form

Name	
Date of Birth	
Gender	
Occupation	
Job Description	
Smoker	
Height	
Weight	
Medical Issues	
Adverse family history	
Lifestyle activities that are out of the ordinary/have an element of risk	

## Insurance Required

<b>LIFE INSURANCE - Considerations</b>	<b>Amount</b>
Clean up Fund - Pay off outstanding motor vehicle and investment loans.	
Income Fund – Ensure an adequate income for your spouse and children.	
Mortgage Fund - Pay off your current mortgage.	
Children Fund – Meet school fees and future expenses such as a car & wedding costs.	
Retirement Fund – Ensure sufficient funds for your spouse in retirement.	
Less Realisable Assets – Value of all realisable assets outside your principal residence.	
<b>Total</b>	

<b>TOTAL AND PERSONAL DISABILITY - Considerations</b>	<b>Amount</b>
Clean up Fund - Pay off outstanding motor vehicle and investment loans.	
Income Fund – Ensure an adequate income for your family.*	
Mortgage Fund - Pay off your current mortgage.	
Children Fund – Meet school fees and future expenses such as a car & wedding costs.	
Retirement Fund – Ensure sufficient funds for you and your spouse in retirement.	
Less Realisable Assets – Value of all realisable assets outside your principal residence.	
<b>Total</b>	

*\* Often considered in conjunction with Income Protection Insurance.*

<b>TRAUMA - Considerations</b>	<b>Amount</b>
Generally an amount between \$100,000 and \$200,000 will cover medical bills plus provide a lump sum amount to pay down some debt or allow time off work to fully recover.	

<b>INCOME PROTECTION - Considerations</b>	<b>Particulars</b>
Current Salary	
Desired Waiting Period - 14/30/60/90/180 days *	
Desired Benefit Period – 2 years/5 years, up to age 60 or 65 #	

*\* A long waiting period reduces insurance cost / # The shorter the benefit period the lower the insurance cost.*