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| | | |
|---|---|---|
| Client Name: | Peter Wilson | |
| DOB: | 27/01/1980 | 45 |
| Occupation: | Neurosurgeon | |

| Current Product | |
|---|---|
| Base Salary | $733,000.00 |
| SG Rate | 12.00% |
| Super | $30,000.00 |
| Salary inclu Super | $763,000.00 |
| | |
| Raplacement Ratio | 70% |
| Replacement Salary | $513,100 |
| | |
| Monthly Benefit | $42,758 |
| Super | $2,500.00 |

**

| Old Product | |
|---|---|
| Base Salary | $733,000.00 |
| SG Rate | 12.00% |
| Super | $30,000.00 |
| Salary inclu Super | $763,000.00 |
| | |
| Raplacement Ratio | 75% |
| Replacement Salary | $549,750 |
| | |
| Monthly Benefit | $45,813 |
| Super | $2,500.00 |

**Existing Cover**

| Life Insured | Policy Owner | Policy Number | Product | Insurer | Sum Insured | Premium (pm) | Premium (pa) | Policy details | Premium Type |
|---|---|---|---|---|---|---|---|---|---|
| Peter Wilson | AWARE Super | | Life | AWARE | $143,325.00 | | $103.91 | Paid inside Superannuation - Life and TPD Any occupation Linked, no buy back | Aged Based |
| | | | TPD | | | | $259.78 | | |
| | Peter Wilson | 517636360 | Income Protection | ClearView | $32,548 | $2,454.66 | $29,455.92 | Waiting Period: 90 days, Benefit Period: To age 65, Benefit Type: Guaranteed Agreed Value, Claim Benefit: Yes, **Tax deductible** | **Level to age 65** |
| | | | Life | | $3,663,486 | $601.18 | $7,214.16 | Indexation: Yes | |
| | | | TPD | | | $1,102.88 | $13,234.56 | Indexation: Yes, Own Occupation, Link to above policy | |
| | | | Trauma | | $1,221,156 | $922.23 | $11,066.76 | Linked to above policy | |

| | | |
|---|---|---|
| Super | | $363.69 |
| Out-of-pocket | $5,080.95 | $60,971.40 |
| | | |
| Total | | **$60,971.40** |

**Option 1 - PPS**

| Life Insured | Policy Owner | Policy Number | Product | Insurer | Sum Insured | Premium (pm) | Premium (pa) | Policy details | Premium Type |
|---|---|---|---|---|---|---|---|---|---|
| Peter Wilson | Peter Wilson | New Policy | Income Protection | PPS | $32,617 | $554.06 | $6,648.72 | First 6 Months Top up sum insured during top - up period $39,140<br>Ongoing payment after 6 month$ 32,616.67<br>*The Benefit Period for the sum insured over $30,000 has been restricted to 2 years*<br>Waiting Period: 90 days, Benefit Period: To age 65, Benefit Type: Indemnity, Claim Benefit: Yes (Professional Rates) , **Tax deductible** | Variable Age Stepped |
| | | | Super Contribution | | $2,500 | | | | |
| | | | Life | | $3,700,000 | $132.58 | $1,590.96 | Profit Share, Indexation: Yes, Premium Waiver, Occupation: Any Professional | |
| | | | TPD | | | $212.08 | $2,544.96 | Indexation: Yes, Own Occupation, Premium Waiver, Link to above policy | |
| | | | Trauma | | $1,300,000 | $428.99 | $5,147.88 | Premium Waiver, Trauma Reinstatement | |
| | | | Blood Borne Disease Policy | | | $51.60 | $619.20 | Premium Waiver | |

| | | |
|---|---|---|
| Out-of-pocket | $1,379.31 | $16,551.72 |
| | | |
| Total | | **$16,551.72** |

| | | |
|---|---|---|
| **Savings** | **$3,701.64** | **$44,419.68** |

| PPS Income Protection calculation | | | | | | |
|---|---|---|---|---|---|---|
| 70% | | | 84% | | | |
| $61,083 | | | $61,083 | | | |
| 70% | $ 30,000.00 | $ 21,000.00 | 84% | $ 30,000.00 | $ 25,200.00 | |
| 50% | $ 18,000.00 | $ 9,000.00 | 60% | $ 18,000.00 | $ 10,800.00 | |
| 20% | $ 13,083.33 | $ 2,616.67 | 24% | $ 13,083.33 | $ 3,140.00 | |
| | | $ 32,616.67 | | | $ 39,140.00 | |

**Maximum *Sum Insured* Options**

| Option | No Top Up Option | First 6 Months Top Up Option |
|---|---|---|
| What is the maximum *sum insured* (during the top up period)? | 70% of first $30k per month of regular income, 50% of next $18k per month and 20% of the remainder | 84% of first $30k p.m. of regular income, 60% of next $20k p.m. and 24% of the remainder |
| How long is the top up period? | No top up period | 6 months top up period |
| What is the maximum *sum insured*, which applies after the top up period? | 70% of first $30k p.m. of regular income, 50% of next $18k p.m. and 20% of the remainder | |

The maximum *sum insured* is capped at $60,000 per month. Any amount in excess of a $30,000 per month *sum insured* will be limited to a two year *benefit period*. After commencement of the cover, the $30,000 limit will be subject to indexation per the Indexation for Professionals Benefit (together with the *sum insured*) where it applies. The $60,000 limit may be subject to increase at the discretion of the insurer.

Blood Borne Diseases Benefit

*If you suffer Hepatitis B or C - Occupationally Acquired, we will pay the Trauma Cover benefit amount.*