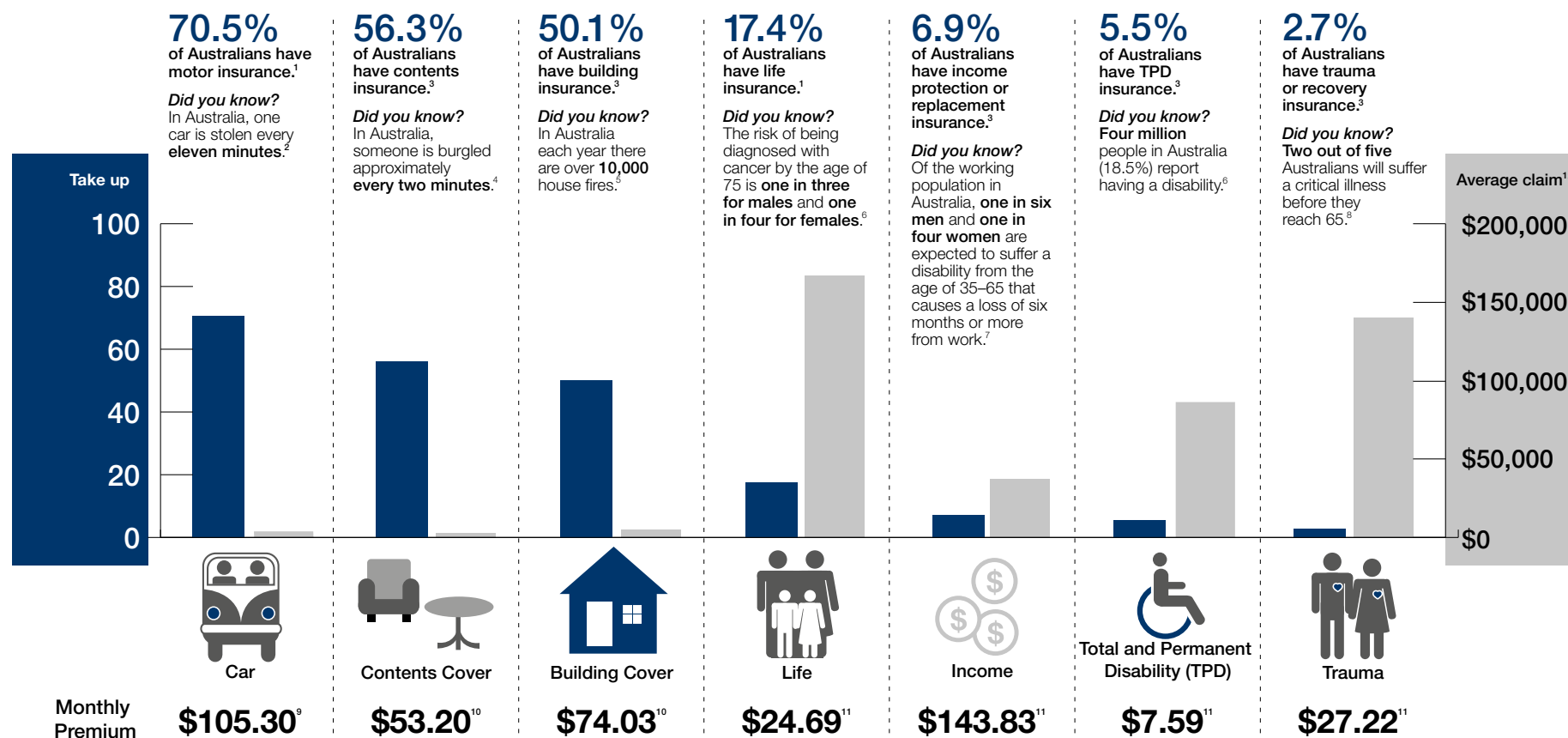


What's your most important asset?

Most people have insurance for their home and motor vehicle, but fail to cover their most valuable assets – their life and their ability to earn income over the long term.



1. Roy Morgan Research, March 2012, based on Australian population aged 14+. 2. National Motor Vehicle Theft Reduction Council – Theft Watch May 2012, based on overall thefts 12 months to March 2012. 3. Roy Morgan Research, 12 months to May 2012, Australian population aged 14+. 4. Australian Institute of Criminology, April 2009; 'Unlawful Entry with Intent' statistics for 2007. 5. Australian Bureau of Statistics: Australian Social trends 2000 – Housing – Housing Stock: Home and fire safety. 6. AIHW 2012. Australia's health 2012. Australia's health no. 13. Cat. no. AUS 156. Canberra: AIHW. 7. Institute of Actuaries. Table IAD 89-93 – white collar males and females, December 2006. 8. General Cologne Life Re Australia 2002. 9. CommInsure Motor Insurance Cover assumes a 27-year-old female driving a 2006 Toyota Corolla Ascent Sport ZZE122R 4D 1.8L 4 SP Automatic. It is housed in a garage in Chatswood, 2067. The car is for private use only, contains no modifications, and the owner has not had any accidents or incidents in the last 5 years. On the motor vehicle there is no finance, and it is insured for market value. The basic excess for the car is \$700. The premium rates include all statutory Government charges and the internet discount. Monthly premiums are quoted as at February 2013. 10. The CommInsure Residential Home Package: Owner – primary residence assumes a 27-year-old female individual in a double brick free standing house. The building sum insured is \$350,000, and the contents sum is \$75,000, both with excesses of \$500. The premium rates include all statutory Government charges and the internet discount. Monthly premiums are quoted as at April 2013. 11. Life, Income Care Plus, TPD and Trauma Plus insurance assume a 35-year-old male (age 36 next birthday), non-smoker, degree-qualified accountant, annual income \$168,000 stepped premiums; Life cover of \$500,000, \$10,500 monthly Income Protection benefit (including \$1,260 super continuance), \$200,000 TPD (any occupation) and \$200,000 Trauma Plus cover. Monthly premiums are quoted as at April 2013. 12. Claim figures are based on the 2012 calendar year. Life, Income Care Plus, TPD and Trauma Plus Covers form part of CommInsure Protection. CommInsure Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CommInsure Home Insurance and CommInsure Car Insurance are issued by Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (CIL). CMLA and CIL are wholly owned but non-guaranteed subsidiaries of the Commonwealth Bank of Australia (CBA) ABN 48 123 123 124 AFSL 234945. 19751/1013

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