

## CUSTOMER FEEDBACK

### TOWER has built a reputation for paying legitimate claims in a timely, stress-free way.

"John and I would like to thank you most sincerely for the assistance you gave us with John's claim. Your advice and guidance was most appreciated and certainly helped us to get the best possible outcome under the circumstances. The payment arrived in the bank this morning, and we are most grateful. With thanks from us both."

- Claimant's partner

"Sara was diagnosed with cancer and was unable to return to work so treatment could be attempted. She has since passed away and a death claim is underway. I have dealt with many companies with Income Protection claims and no one else has ever come close to the experience we have had with TOWER claims. The prompt responses and support is greatly appreciated. Please pass on my sincere thanks to all involved."

- Financial adviser

"I wanted to thank you for the flowers. That was a very kind gesture. I also wanted to thank you for the caring and sensitive way you have managed my matter. I have really appreciated your care and concern. I am seeing the psychologist tomorrow and will start to work on a plan for a return to work. It is just a devastatingly difficult time. Thanks again."

- Claimant

Note: The names have been changed to ensure the privacy of our clients.

#### Who do I contact?

For more information on how TOWER can protect your financial security and your family, please contact your financial adviser.

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The figures shown represent actual retail Accelerated Protection Policy, TOWER Protection Policy and Partner Insurance Portfolio claims paid by TOWER Australia Limited from 1 January 2008 to 30 June 2008. Information in this leaflet is for general information only and does not constitute financial or investment advice, taxation advice or recommendation, nor should it be relied on as such. You should seek your own professional advice, including financial and/or legal advice, tailored to your individual investment objectives, financial situation and particular needs. Prior to making any decision you should read the Product Disclosure Statement, available from your adviser or by contacting TOWER on 1800 226 364.



Life Insurance

DO YOU HAVE  
ENOUGH COVER?



## DO YOU HAVE ENOUGH COVER?

### Protecting your financial security and your family

Life changes and so do our circumstances - a new home and an increased mortgage, a move up the career ladder bringing a salary increase, an addition to the family, perhaps a second marriage or children that have grown up and are independent - changes that alter your life and your risk protection needs.

Is your risk insurance keeping up with the changing pace of life? Are you fully covered?

### TOWER claims

No one plans to become sick or injured, or to live without a loved one, but sometimes life doesn't go according to plan. As the following table shows, when life doesn't go according to plan, TOWER has helped individuals and families financially through the rough times.

TOWER product	Claims paid*
Life Protection Plan	\$35,000,685
Crisis Protection Plan	\$14,269,411
Income Protection Plan	\$21,360,327

\*Claims paid from 1 January 2008 – 30 June 2008.

These figures represent a significant number of separate claims. Each of these claims represents a story of unexpected misfortune that changed lives.

### Life Insurance claims

Life insurance provides a lump sum cash benefit upon death or diagnosis of a terminal illness. In the first half of 2008, TOWER paid over \$35 million in life insurance benefits. Following are some examples of those claims.

#### Life Insurance claims paid by TOWER

Occupation	Age	Gender	Cause	Benefit paid
Process Technician	23	M	Motor Cycle Accident	\$268,650
Product Manager	37	F	Combined Drug Toxicity	\$221,137
Manager	45	M	Respiratory Arrest	\$148,656
Admin Officer	51	M	Cerebral Artery Stroke	\$200,000
Home Duties	51	F	Lung Cancer	\$156,175
Publican	52	M	Cardiac Arrest	\$232,660
Courier Business	53	F	Metastatic Cancer of Colon	\$249,174
Admin Officer	65	M	Ischemic Heart Disease	\$446,699

### Critical Illness claims

You don't generally associate 'critical illness' with good news. But if you had to make a claim during a time of need, the cash lump sum this policy type pays would be good news for you and your family.

In the first half of 2008, TOWER paid approximately \$14 million in critical illness benefits to people from all walks of life. Following are some examples of those claims.

### Critical Illness claims paid by TOWER

Occupation	Age	Gender	Cause	Benefit paid
Office Manager	36	M	Heart Attack	\$106,090
Cardiac Sonographer	45	F	Breast Cancer	\$749,119
Lawyer	50	M	Prostate Cancer	\$143,995
Managing Director	50	M	Prostate Cancer	\$181,999
Plasterer	50	M	Stroke	\$213,819
Director	51	M	Prostate Cancer	\$1,000,000
Admin Manager	52	F	Breast Cancer	\$65,123
Secretary	57	F	Breast Cancer	\$170,704

### Income Protection claims

Like good health, many of us take our regular income for granted. Income protection replaces 75% of your income if you are unable to work due to injury or illness – that's why it's important that your protection increases keep pace with your income.

In the first half of 2008, TOWER paid over \$21 million in income protection claims. Following are some examples of those claims.

#### Income Protection claims paid by TOWER

Occupation	Age	Gender	Cause	Benefit paid
Carpenter	22	M	Upper Limb Injury	\$18,000
Sales Manager	27	F	Chronic Fatigue Syndrome	\$25,617
Photographer	32	F	Multiple Injuries (MVA)	\$56,240
Training Consultant	38	M	Leukaemia	\$31,170
Computer Programmer	46	F	Multiple Sclerosis	\$41,819
Real Estate Agent	48	F	Depression	\$29,009
TAFE Teacher	49	M	Bowel Resection	\$25,213
Film Technician	53	M	Prostate Cancer	\$35,957