

# Is insurance right for you?

## Do you currently have life insurance?

- If you do, would it cover your lifestyle if you couldn't work?
- How much are you paying for it?
- Does this amount affect your super balance?
- What are you covered for?
- Do you have debts that would need to be covered if you suddenly couldn't work anymore?
- Could you afford changes to your home and extra supportive care if you needed?

## When should you check your insurance cover?

- At any time...but realistically any major change in your life is a good starting point, like:
  - Buying a home or increasing your existing mortgage.
  - Starting a family or birth of a child.
  - Getting married or divorced.
  - Changing jobs or deciding to retire.



**And do it before 1 April.**