

It won't happen to me...

Jenny, 37, and George, 41, had two young children and what seemed to be the perfect life. George earned \$100,000 a year and travelled interstate frequently on business. Jenny was a stay-at-home mum and planned to return to work when both kids reached school age.

The couple saw a financial planner to find out how best to protect the family should anything happen to Jenny. Their planner recommended that they insure Jenny's life for the value of the mortgage plus a lump sum to provide an income stream for childcare and school fees. They followed his advice, taking both Term Life insurance and some Trauma cover.

A year later, Jenny was diagnosed with cancer. When Jenny's condition worsened, the couple used her Trauma benefits to pay off the mortgage and George decided to take a less demanding job to spend more time with Jenny and the children.

Eight months later, Jenny died. George took three months unpaid leave to look after their children. He hired a nanny and part-time housekeeper, and has set up trust accounts for the children - all made possible by Jenny's Term Life insurance policy.

For more information, contact your Infocus Financial Planner today. Visit www.infocus.com.au or call 1300 infocus.

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