

Insurance fact finder

Enter details where you can. This information is all that is required to complete a needs analysis and policy comparison using Midwinter's Reasonable Basis.

Name		
Date of birth		
Income		
Retirement age		
Liabilities		
Superannuation		
Non super investments		
Smoker	Yes / No	Yes / No
Health	Good / Average / Poor	Good / Average / Poor

The table below will assist in outlining the expenses. This will aid in determining the level of income required to be replaced.

Expenses	Amount	Frequency (circle)	Annual Amount
Rent / Mortgage repayments		W F M Q Y	
Electricity / Natural gas		W F M Q Y	
Water and council rates		W F M Q Y	
Telephone / Internet / Mobile		W F M Q Y	
Home maintenance		W F M Q Y	
Groceries		W F M Q Y	
Medical expenses (excl Insurance)		W F M Q Y	
Personal insurance		W F M Q Y	
General Insurance		W F M Q Y	
Clothing		W F M Q Y	
Sports / Fitness / Hobbies		W F M Q Y	
Entertainment		W F M Q Y	
School fees / Books / Uniforms		W F M Q Y	
Petrol and car maintenance		W F M Q Y	
Transport		W F M Q Y	
Gifts		W F M Q Y	
Other		W F M Q Y	
Other		W F M Q Y	
Total			

Replacement of income/expenses

In the event of death, permanent injury or critical illness (trauma), you may need to replace some of the lost income to prevent financial hardship. For TPD and Trauma any income protection recommended or in force should be considered.

Event – client 1	Income required	To age	Index income
Death	\$ p.a.		% p.a.
Total and permanent disability	\$ p.a.		% p.a.
Major medical trauma	\$ p.a.		% p.a.

Event – client 2	Income required	To age	Index income
Death	\$ p.a.		% p.a.
Total and permanent disability	\$ p.a.		% p.a.
Major medical trauma	\$ p.a.		% p.a.

Education costs

Fill out the next section if you intend to (or currently have) children's education expenses

Estimated costs (in today's dollars)	
Primary school costs	\$ p.a.
Secondary school costs	\$ p.a.
Tertiary school costs	\$ p.a.

Now enter your children's age and circle what level of schooling you wish to cover.

Child	Children's current age	Schooling (circle)
1		Primary Secondary Tertiary
2		Primary Secondary Tertiary
3		Primary Secondary Tertiary
3		Primary Secondary Tertiary

Product information

Enter any existing cover you have in place (inside or outside of superannuation)

Type (life TPD etc)	Insured person(s)	Cover amount (\$)	Premium amount	Retain or replace (circle)
			\$ p.a.	Retain Replace
			\$ p.a.	Retain Replace
			\$ p.a.	Retain Replace
			\$ p.a.	Retain Replace

Insurance Recommendations

Enter information about the policies you would like to recommend or compare (this is optional).

Type (life TPD etc)	Insured person(s)	Cover amount (\$)	Product name(s)

Insurance companies available for comparisons

Midwinter’s reasonable basis can compare premiums for 5 different products. The list of providers for retail is outlined below. There are also over 160 superannuation platforms were inside super insurance policies can be compared.

- | | | |
|----------------|-------------------|----------------|
| AIA | CommInsure | Suncorp |
| AMP | ING | TOWER |
| ASGARD | Macquarie | Westpac |
| Asteron | MetLife | Zurich |
| Aviva | MLC | |
| AXA | St George | |

If you would like Midwinter’s para-planning team to complete your statement of advice/insert, please fax this Super Switch request form to Midwinter on (02) 9233 4485

You can talk to Midwinter’s friendly Help Desk on 1300 882 938.