

# 5 Reasons Why Insurance Should Be Every Girl's Best Friend!

## 1 Females live longer

Life expectancy averages 82 years of age, and the incidence of disability is rising. Chances of a female becoming disabled during her working years are 54%.

## 2 More females are single and financially independent

Divorce is on the increase. Recent studies suggest 23% of women will remain single, and in the event of sickness or injury will not have the financial support of a partner.

## 3 Some women will have less super and less saving

Statistically, women are more likely to remain at home or work fewer hours due to raising children and domestic activities. Savings and superannuation accumulated will be less than the average male. Meaning insufficient funds to pay for unexpected costs such as sickness or injury.



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The team at dbsn can alleviate the burden and take care of your interests and help you ensure you are 'financially healthy'.

## 4 Underinsurance is still a big concern in Australia

Recent industry reports revealed the average female has only 32% of recommended levels of life insurance. In the event of needing to access insurance, do you want to be worried about meeting the mortgage repayments or the kids school fees?

## 5 The cost of childcare has sky rocketed

Many Australians are interested in life insurance for the primary breadwinner, but overlook insuring the non-working spouse. Insurance can be calculated to ensure sufficient funds are available in the event of sickness; injury or premature death of the homemaker, for example childcare may be required. The ABS reports that the average annual cost of childcare is approximately \$39,000 per year.

## Ask yourself:

- Do you know exactly what insurance cover you & your partner have?
- If you became seriously ill tomorrow, how long would you be able to cover your living expenses?
- Do you have enough insurance to cover your family's needs if something was to happen to you?

Contact our team today for a complimentary financial health check meeting – no obligation - no cost.

Tel: 07 5443 5977

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**Your financial success is our business, it is simpler than you think.**

## Appointment Request

- Yes, please contact me for a complimentary, no-obligation financial health check meeting.
- No thank you. I'm currently happy with all aspects of my financial position. However, please keep me up to date with dbsn special offers in the future. My details are below.

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Post code: \_\_\_\_\_

## Referral Request

If you believe our services could benefit a friend, relative or associate, please provide us with their details below.

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_