

## Quick financial checklist

### Do you have enough cover?

This checklist will help you to consider if your insurance provides the financial support you need.

The checklist is only a start to reviewing your financial needs. When you have completed it, speak to your financial adviser or call us to discuss your insurance and investment needs.

You may have insurance needs that are not discussed in this checklist (for example, business insurance or insurance to cover non-medical expenses if you have to go to hospital).

#### Investments

<b>Savings or investment</b>	I am saving for my medium- and long-term needs. <i>(For example, an investment to pay for your family's education.)</i>	Yes	No	<i>If 'no', consider:</i> Investing either locally or offshore. Diversified investments are very important in today's volatile market.

#### Retirement funding

<b>Retirement annuity, pension or provident plan</b>	I have enough to provide for my retirement. <i>(Remember to take into account lower interest rates and higher medical costs.)</i>	Yes	No	<i>If 'no', consider:</i> Buying a retirement annuity or topping up your retirement contributions

#### Risk cover: the pillars of protection

<b>Life protection</b>	My family or business will cope financially if I die.	Yes	No	<i>If 'no', consider:</i> Buying life cover or increasing your existing cover.
<b>Income protection</b>	I have enough cover to support myself and my family if I can no longer work because of disability or dread disease.	Yes	No	Buying policy protection cover or increasing your existing cover for capital and income.
<b>Disability and dread disease protection</b>	I have enough cover to support myself and my family if I contract a dread disease or become disabled.	Yes	Yes	Buying dread disease and disability cover or increasing your existing cover.
<b>Policy protection</b>	I will not be refused life, disability or dread disease cover if my health changes or if I can't afford my premiums for a time.	Yes	No	Buying a future protector benefit so you can address changing risk needs without underwriting requirements.