

# Total Permanent Disability Insurance

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A lump sum payout to ensure you and your loved ones are not left with economic hardship should you become totally and permanently disabled.

**Proof of health** You may be required to do a medical to provide proof of health. Group insurance usually dispenses with this.

**How much do you need?** This depends on many factors like debts, number and age of dependants and income needs.

**How much do you pay?** This will depend on whether it is a personal policy or a group policy, the age and health of the life insured and the insured amount. Level premiums start high and remain constant. Stepped premiums increase with age. It is often added to a life insurance policy.

**Own or any occupation?** The policy will dictate whether you need to be unable to do "your" occupation or "any" occupation, which will require a more debilitating condition.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.