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# YOUR MONEY

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New ANZ boss warns of looming reckoning

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Bruce probes CBA's new hybrid issue

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## SMOKO WITH ROJO

Score an invite to money talk



# Matters of death and life

**REBECCA WEST**

- Acclaimed cop
- Mum of two
- Well insured

**HER STORY P7**

Rebecca West, then a senior constable, about to receive the Australian Police Medal in 2002.



Neale Prior

The *Your Money* section is often forced to tackle issues so dry you can't smoke around them. Asset allocation, age pension thresholds and estate planning are important and worthy subjects but they can lack humanity.

Today we are redressing that. Our two resident financial planners, Nick Bruining and Bruce Brammall, tell compelling stories

involving motherhood, cancer, superannuation and life insurance.

Bruining tells us how one family are getting by amid deep grief thanks, in part, to life insurance inside the State Government's GESB superannuation scheme.

Also on page seven, Brammall tells about a potential \$1 million disaster triggered by Australian Taxation Office bureaucrats running a "consolidate your super" campaign writing to a Perth mum with vicious cancer.

Our special reports serve as re-

minder of the importance of having life insurance during the stages of our life where the welfare of others depends on our presence or our ability to earn income.

They illustrate that, for many of us, the insurance inside our super is far more valuable than the balance of our investments funds.

Total and permanent disablement (TPD) insurance can mean the difference between bad health and financial misery if you are permanently unable to work.

Death cover can mean the family



**THEY ARE NOT THINKING ABOUT THE IMPLICATIONS FOR INSURANCE.**

does not lose the house when you die.

Income protection insurance inside your super, even policies that last only two years, can mean that 75 per cent of your normal pay is coming in while you are taking all that time off work to fight cancer or get therapy for that stroke.

And the more funds you opened as you hopped from job to job, the more insurance you could have.

Yet this is the sort of valuable

Continued P7



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