

WHY YOU NEED INSURANCE: THE RISKS ARE REAL

What is the working life* risk you run of death, temporary disability, or total and permanent disability?

NON SMOKER				
Risk of one personal	Just You? (Male)	Just you? (Female)	A Couple	Four Business Partners?
Dying	11%	7%	17%	31%
Becoming totally and permanently disabled	4%	5%	9%	18%
Suffering a critical illness	16%	10%	25%	43%
Becoming temporarily disabled**	10%	11%	27%	46%
SMOKER				
Risk of one personal	Just You? (Male)	Just you? (Female)	A Couple	Four Business Partners?
Dying	20%	13%	31%	53%
Becoming totally and permanently disabled	4%	5%	9%	17%
Suffering a critical illness	29%	23%	46%	71%
Becoming temporarily disabled**	9%	17%	25%	43%

*Working life is age 18 to 65. Source: NZ Life Tables, Davies Financial and Actuarial, 2013

**Temporarily disabled meaning unable to work for six months