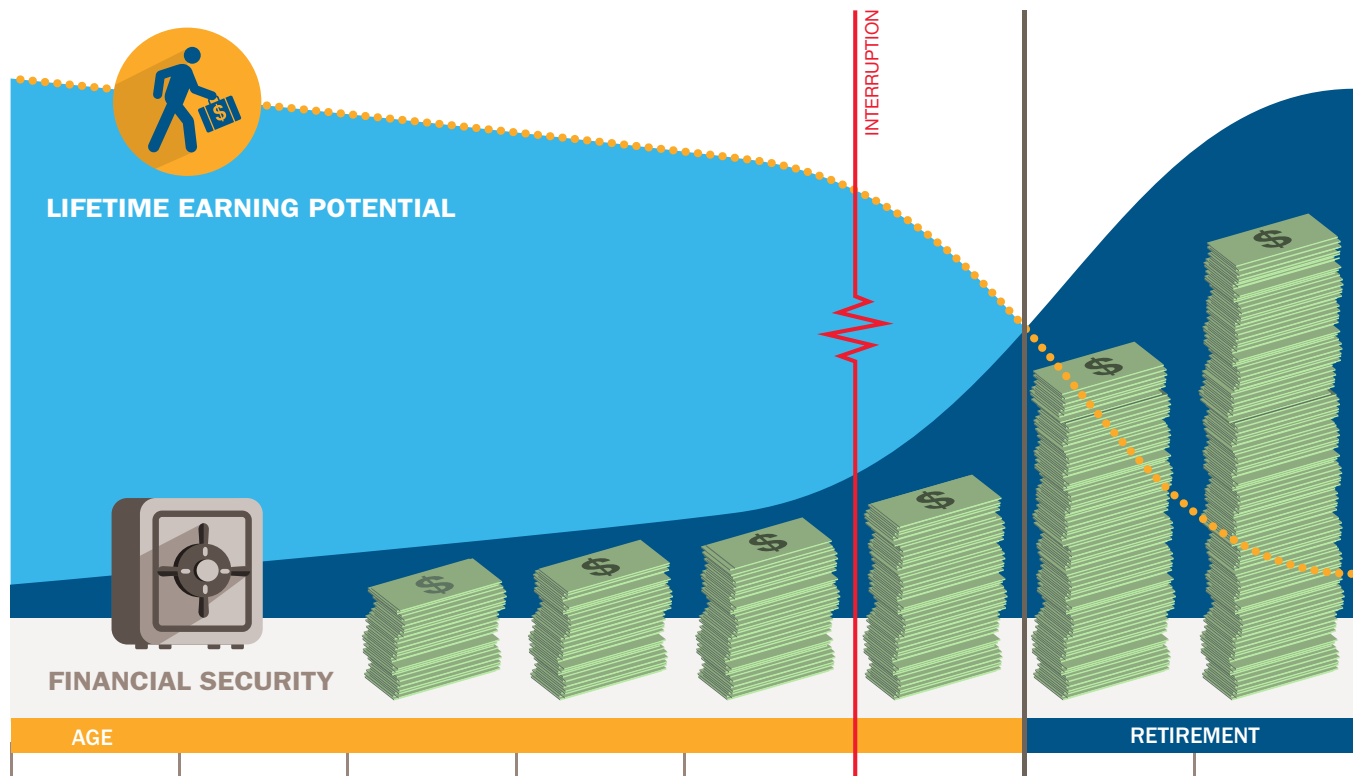


What happens if your plans get interrupted?



When you start your career, you have many years ahead of you to earn an income that generally grows until you retire. We call this your **lifetime earning potential**.

As you move through life, your goal is to use your income to build **financial security** so you can support the lifestyle you have today, and your plans for the future.

But what happens if your plans get **interrupted**? If your income stops permanently or even for a short period of time you and your family may have to make some tough choices.

A sound financial security plan that accounts for risks

like falling ill, being unable to work or dying unexpectedly – can protect what you've planned for and help ensure your family is taken care of if the unexpected happens.

