It won't happen to me...

Are you risking up to $2 million?*

Finishing school and moving into adulthood afford so many opportunities and experiences these days. For many young adults, travel is high on their 'to do' list. For others, it is having the time and independence to be able to try new and more adventurous hobbies and activities like rock climbing, sky diving or bungee jumping. The 'no fear' attitude is elevated and the list of adrenalin activities is endless.

Young adults have their whole life ahead of them. They are just starting life in the adult world, however many mistakenly believe they are invincible.

But what if something goes wrong?

Not many '20 somethings' consider the worst. While being active is a key mitigator in preventing many lifestyle related illnesses, the activities they participate in can sometimes increase their chances of suffering an injury.

Would you want to miss out on $2M?

The average Australian retires at age 61. This means that we work for around 40 years of our life. If you were to have an accident at age 25 preventing you from returning to work, this would equate to about 36 years of income (and potentially about $2,000,000*) that you would **not be able to earn.**

We all think that it won´t happen to us, but sometimes it does.

Think about your activities, your expenses and **what you will risk if you are not covered.** Please talk to your friends and family who may be in similar stages of their lives to encourage them to consider their insurance options as well.

WE ALL KNOW THAT MOST AUSTRALIANS ARE UNDER INSURED. We encourage you to NOT be one of them.

It is our greatest fear, in the world of responsible lending, to take a call from any of our clients who have had an accident or illness and have not taken our suggestions on protecting their health, wealth, debt and income.

Contact the office for a copy of this article as a PDF to send to your **Gen Y family and friends** if you think they can benefit from this information. We will include the contact details of our specialists on **income protection for young adults** and hope you can encourage them to be responsible early in life. Of course if you have not reviewed or investigated your own risk insurances for a while, we would be delighted to help you as well.

* an average of $55,000 annual income over 36 years.