

19 October 2009

Dear Client

Reassessing your personal insurance to meet your family's changing needs is essential. To ensure your family has adequate cover, you need to consider:

- How would your family be affected financially if you were injured or died tomorrow?
- Exactly how much insurance cover you have. Is it enough to meet your family's needs?
- Have you recently reviewed your level of insurance to take into account changes in your income and/or debt levels?
- Do your existing insurance policies have clear and unambiguous definitions of when insurance benefits are payable and when they are not?

At Franich Crow Oberg we act as insurance agents for the following insurance providers:

- Colonial Mutual Life Assurance Society
- MLC Limited
- AMP Limited
- Axa Limited
- ING Life

We would be pleased to act as agent for any policies (Life, Total Permanent Disability, Trauma and Income Protection) you maintain with the above insurers. This will ensure all your financial records are maintained in one place and allow us to review the adequacy of your policies for your needs. There is no additional cost to you for this service.

Should you wish to avail yourself of this service please forward your most recent premium notice to us or call on 07 5531 3005 for additional information.

Kind regards

The Partners
FRANICH CROW OBERG

PS - Even with the loss of so many homes due to fire in Australia each year, Australians are still almost 40 times more likely to lose their home through the disablement of the main income earner, than they are through fire.

General advice warning: The advice provided is general advice only as, in preparing it, we did not take into account your investment objectives, financial situation or particular needs. Before making an investment decision on the basis of this advice, you should read any relevant PDS and consider how appropriate the advice is to your particular investment needs, and objectives.