

Charity Life

Lakeside Consultants is proud to launch its exclusive new life insurance product Charity Life. An Australian first in the insurance industry Charity Life gives you the piece of mind that your families financial security is protected and enables you to have an impact on the wider community.

It makes sense

We all recognise the need for life insurance. It offers peace of mind that your loved ones will be financially protected in the event of your death. What makes the Charity Life solution so different is that you not only leave a legacy for your own family but you would also be making a difference to the lives of others in need.

The donation does not cost you anything, your beneficiaries or estate will receive the full insured amount – Charity Life and TOWER will share the cost of the donation to your chosen charity.

The following table demonstrates the difference you can make:

CHARITY LIFE SUM INSURED	DONATION AMOUNT
\$500,000 - \$749,999	\$25,000
\$750,000 - \$999,999	\$37,500
\$1,000,000 - \$1,249,000	\$50,000
\$1,250,000 - \$1,499,000	\$62,500
\$1,500,000 - \$1,749,999	\$75,000
\$1,750,000 - \$1,999,999	\$82,500
\$2,000,000 and over	\$100,000 Max

The key thing to understand about the policy is that the donation amount is *extra* and does not come from your beneficiaries' entitlement.

The Charities

Our partner charities cover a broad spectrum of causes:



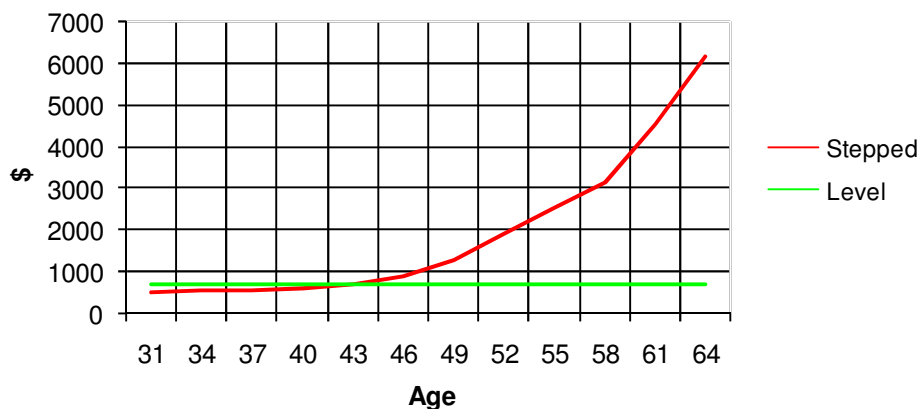
The Cost

The cost for a Charity Life policy is exactly the same as a normal TOWER Life Insurance policy – there are no 'hidden costs'. Charity Life and TOWER will cover the donation, and your family will receive the full benefit.

Level Premiums are available

The premiums represent some of the most competitive in the market as they are *guaranteed fixed level* rather than the industry norm of stepped premiums. This means that the premium you pay on day one is the one that you pay for the life of the policy, it will not increase as you get older.

Illustration of level vs stepped premiums***





The Opportunity

We believe this represents a truly unique opportunity to make a difference, both to your family and to the lives of others. Lakeside Consultants recognises that not all of our clients are in a position to make use of the Charity Life product, but we are sure that, like us, you will know someone who does. If you have cover already and the idea of helping others sounds appealing, Charity Life will review your current policies and provide you with a comparison.

The Insurer

TOWER Australai is the issuer of the product. TOWER is a leading provider of financial services in Australia and is Money Management's Risk Company of the Year 2007 and 2006, and Smart investor's Risk Insurer of the Year in 2007

Call Lakeside Consultants today or Charity Life direct on **1800 869 888** or visit **www.charitylife.com.au** to find out what a Charity Life policy can do for you