

LUTHERAN INCOME PROTECTION PLAN

To.....

During the financial year 2015 /2016 the amount of contributions deducted from your salary for the Lutheran Income Protection Plan totalled

\$.....

This can normally be claimed as a full tax deduction on your tax return for that financial year. Check with your accountant or tax agent.

.....
Business Manager / Pay Officer

...../...../.....
Date

The **Lutheran Income Protection Plan** continues to be of very real benefit to those members who have unfortunately needed to claim under the policy. As at 30th June 2010, **210 members** have received benefits in excess of **\$14,000,000** over a 14 year period:

Claims Amounts Paid	Closed/ Finalised	Open/ Ongoing
Under \$100,000	137	22
\$100,000 - \$200,000	11	12
\$200,000 - \$300,000	0	12
\$300,000 - \$400,000	3	6
\$400,000 - \$500,000	1	4
Over \$500,000	0	2
Total (Overall Total 210)	152	58

Length of Claims	Closed/ Finalised	Open/ Ongoing
Under 2 years	126	22
2 - 5 years	17	10
5 - 8 years	7	9
8 – 12 years	2	15
Over 12 years	0	2
Total (Overall Total 210)	152	58

Types of Ailments	Closed/ Finalised	Open/ Ongoing
Anxiety/Stress/Depression	42	23
Cancer/Leukaemia	38	11
Asthma/Lung Conditions	5	1
Arthritis	4	2
Chronic Fatigue Syndrome	8	0
Back/Skeletal Disorders	17	6
Abdominal/Pelvic Conditions	12	3
Multiple Sclerosis	1	2
Heart Disease/Stroke/Brain	13	5
Other	12	5
Total (Overall Total 210)	152	58

Age at Time of Claim	Closed/ Finalised	Open/ Ongoing
30 and under	10	1
31 – 40	22	6
41 – 50	48	18
51 – 60	63	31
61 and over	9	2
Total (Overall Total 210)	152	58

Since 1st July 2008 the Plan has been underwritten by the Colonial Mutual Life Assurance Society Limited trading as Commisure ABN 12 004 021 089.

The **Lutheran Income Protection Plan** is arranged by:



Group Life Insurance Agencies

PO Box 61, Modbury North SA 5092

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Toll Free 1800 225 888

Email : admin@glia.net.au

Dave Shrowder is an authorised representative.
His ASIC Authorised Representative Number is 255624.
Davzil Pty Ltd trading as **Group Life Insurance Agencies**
Corporate Authorised Representative 255589
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