



## **2016 MDRT Annual Meeting e-Handout Material**

**Title:** You Never Know What's Around the Corner

**Speaker:** John Maher

**Presentation Date:** Wednesday, June 15, 2016

**Presentation Time:** 11:30 a.m. - 12:30 p.m.

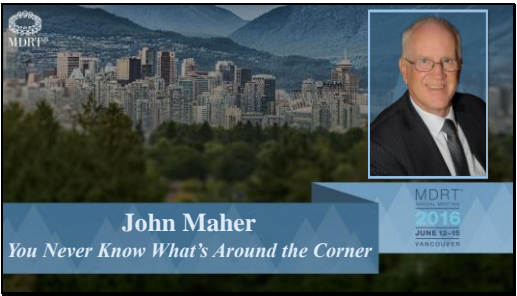
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Million Dollar Round Table  
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Slide 1



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Slide 2



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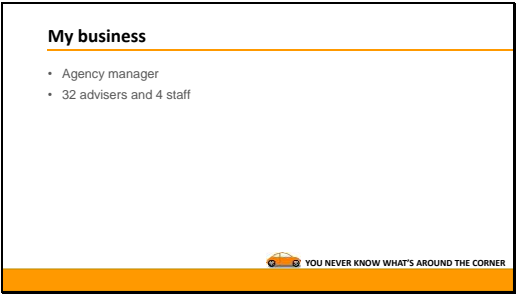
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Slide 3



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Slide 4

### My family

- My age 42
- Ange 42
- 4 children
  - Michelle 20
  - Katrina 18
  - Jasmine 16
  - Carmen 15





YOU NEVER KNOW WHAT'S AROUND THE CORNER

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Slide 5

### Sunday 4<sup>th</sup> April 1993





YOU NEVER KNOW WHAT'S AROUND THE CORNER

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Slide 6





YOU NEVER KNOW WHAT'S AROUND THE CORNER

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Slide 7

**Result of the accident**

- One death
- I am seriously injured

My life and my family's lives are changed forever

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Slide 8

**Emma**



Age 18 years 24 days

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Slide 9

**How was my life affected?**

- Head injury
- Neck and back problems
- Physiotherapy
- Counselling

Employment terminated 2nd August 1993

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Slide 10

**Our financial position**

- Lost my income of >\$150,000
- One daughter at university
- Two girls at private secondary college
- Substantial home loan
- Two leased cars, investment property etc.

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Slide 11

**I had income protection**

- Level premium cover taken out in 1987
- One month waiting period
- CPI linked
- Non cancellable
- To age 65

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Slide 12

**Income Protection**

saved us financially

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Slide 13

### It'll never happen to me

- 18<sup>th</sup> November 1995  
30 months after my car crash

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Slide 14

### Carmen



Our 18 year old youngest daughter

was killed in a car crash!

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Slide 15

### That horrible morning



 CARMEN

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Slide 16

Where we lost Carmen



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Slide 17

This changed our lives!



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Slide 18

Our worst nightmare



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Slide 19

Carmen



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Slide 20

My family's future

A life without Carmen

- We can't give her a cuddle!
- We can't tell her we love her!

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Slide 21

Facts and figures

- Premium paid 1987 - \$1,020
- Total premiums until 4th April 1993 - \$6,800
- Tax deductible
- Premiums ceased at date of accident
- Claim commenced 4th May 1993

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Slide 22

### Some home truths

- Initial cover - \$50,000
- I was earning > \$150,000pa

I didn't review my Income Protection



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Slide 23

### If I'd been killed

- House paid out - \$450,000
- Investment property paid out
- Life insurance - \$1,250,000



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Slide 24

### The future

- I was insured until age 65
  - With CPI increases

But I wanted to work!



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Slide 25

Public speaker

- Income Protection
  - Insurance Industry
- Road Safety
  - Secondary colleges
  - Universities



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Slide 26

Nomination

National Australia Day Council



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Slide 27

2014 Award Winner



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Slide 28

CommBank Australian of the Day – Friday 4<sup>th</sup> Dec 2015

APPEALING

COMMUNITY

ABOUT

ACCOUNTS

CONTACT

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2

3

4

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6

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8

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10

11


12



10 December 2015  
John Gardner

12:00 PM

1:00 PM

 CARMEN

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Slide 29

I'm on a mission

- Road safety for our kids

Income Protection for **EVERYONE**

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Slide 30

Who is Income Protection really for?



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Slide 31

Duty of Care?

69%

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Slide 32

Your customers and clients

Car Crash


Stroke

Heart attack

Parkinson's

Cancer

Fall off the roof

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Slide 33

No Income Protection



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Slide 34

**Your challenge**

AT RISK CLIENTS



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Slide 35

**Trusted adviser**



Income Protection

69%

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Slide 36

**Disability Pension Rates - Fortnightly**



Income Protection

69%

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Slide 37

This is everyone’s most important asset?

INCOME

INCOME

INCOME

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Slide 38

You never know what's around the corner



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