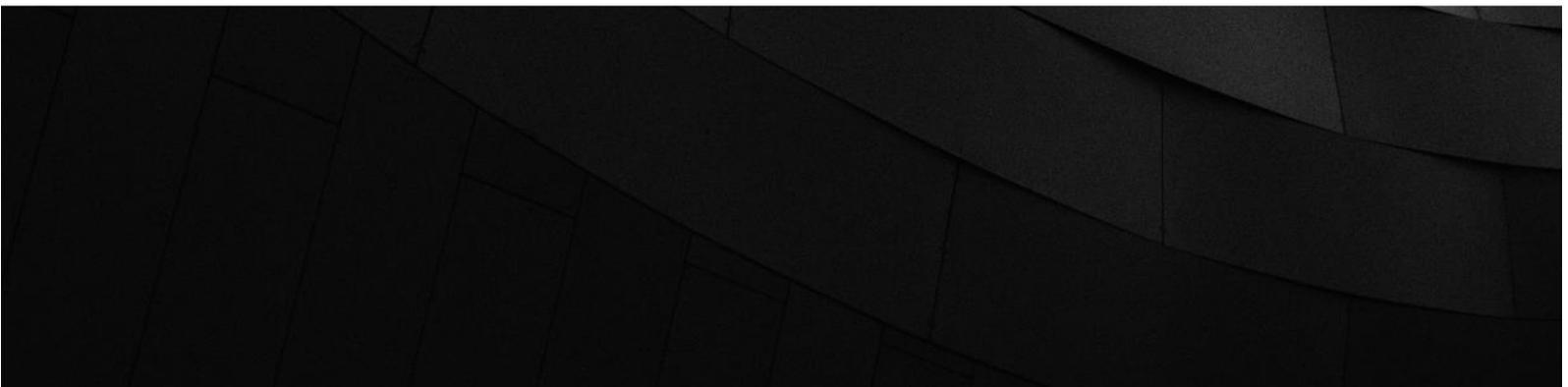


REAL INSURANCE  
Family Protection

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APRIL 2017



## KEY FINDINGS

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### Aussie parents worry about their family but are taking steps to ease this...

- Australian parents say it is important to ensure the health and safety of their children and family and are doing a range of things to ensure this. These include ensuring a healthy diet, regular health checks and reiterating stranger danger warnings.
- Most parents worry about protecting their family, with some spending more than an hour a day worrying.
- Reflecting this, most parents would not allow their children go anywhere alone until they are in their teenage years.
- Furthermore, many have set a will and have chosen caretakers for their children in the event of their passing.

### ...Both at home and online

- At home, Australian parents say it is important to ensure home and family security and are doing a range of things to ensure this. These include checking fire alarms, learning first aid and locking the door.
- Online security for the family is also highly important, with a range of things done to ensure this, including refusing to open emails from unknown sources and only using known secure sites.

### Many Aussie parents are potentially missing out on the 'peace of mind'

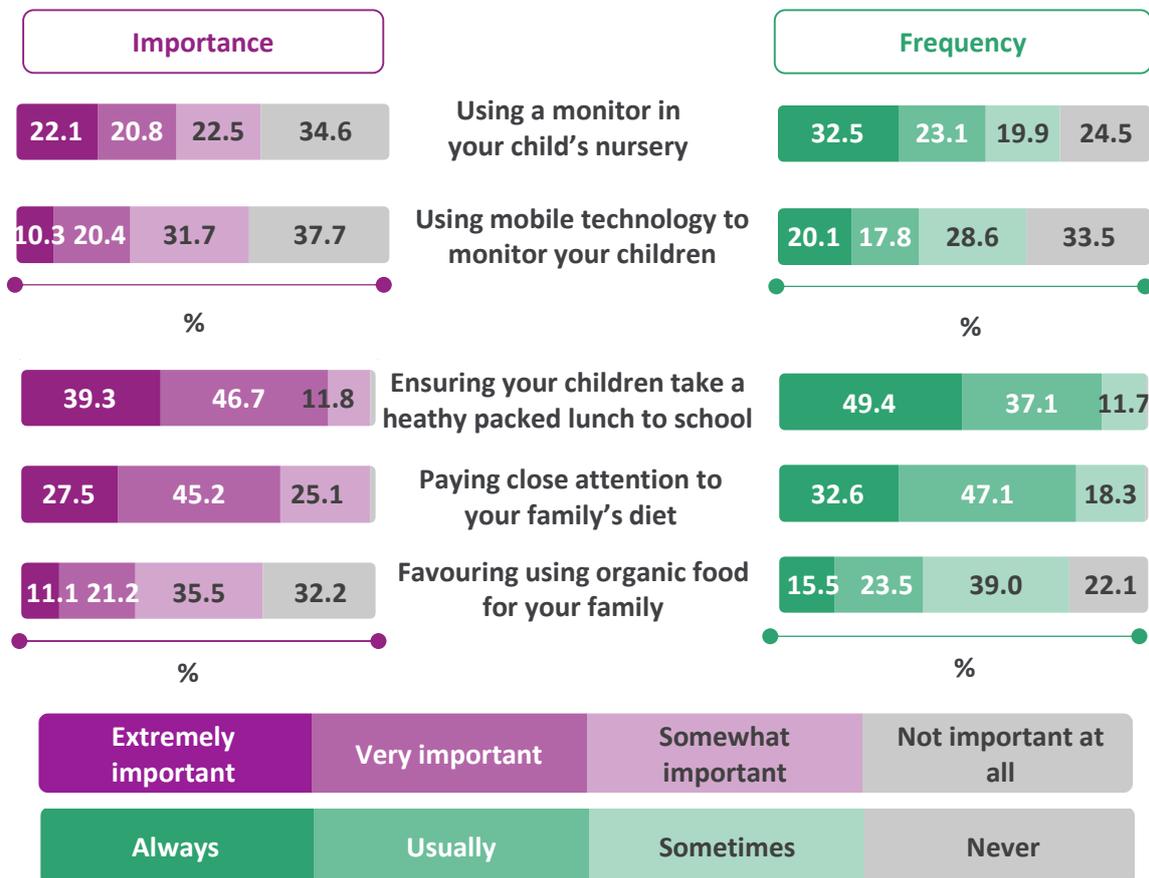
- The majority of Australian parents do not have life insurance cover that is sufficient for their needs and are potentially missing out on the 'peace of mind' it could bring.
- This is despite the majority claiming to sometimes worry about what their family would do if something happened to them or that not having cover (or not enough cover) would bring financial and/or emotional burden on their family.
- Affordability is a key barrier to taking out life insurance, while others question whether it's worth the investment.
- Reflecting this, many claim they would be encouraged to take up life insurance if it was more affordable. Easy-to-understand policies and some support in working out the best policy are also likely to encourage greater take-up.

# MAIN FINDINGS

## HEALTH AND SAFETY

- Australian parents say it is important to ensure the health and safety of their children and family and are doing a range of things to ensure this. These include ensuring a healthy diet, regular health checks and reiterating stranger danger warnings.
- Most parents worry about protecting their family, with some spending more than an hour a day worrying.
- Reflecting this, most parents would not allow their children go anywhere alone until they are in their teenage years.
- Furthermore, many have set a will and have chosen caretakers for their children in the event of their passing.

With regards to your child/children and family, how important do you feel the following are and how often do you do them?



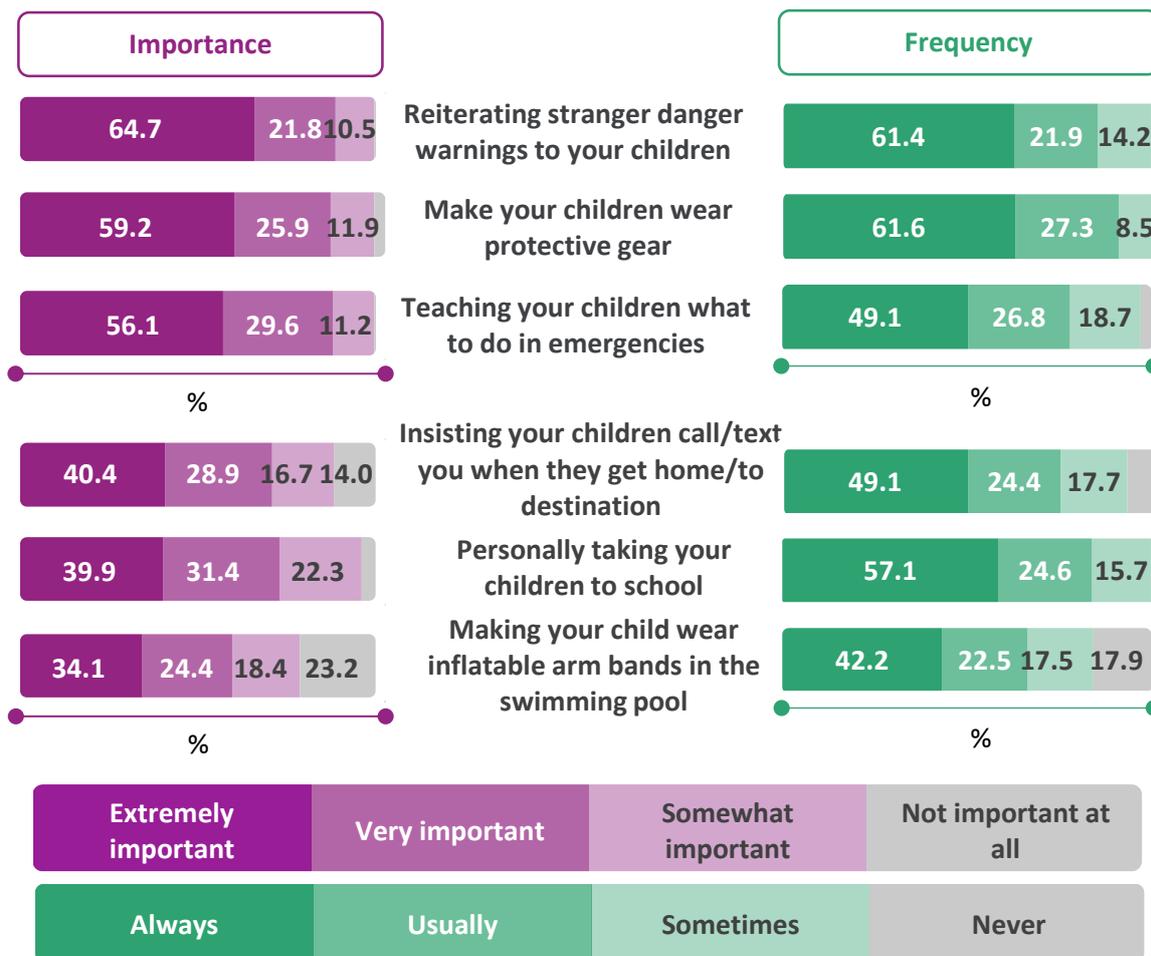
Source: CoreData Family Protection Survey (April 2017)

Question: With regards to your children and family, how important do you feel the following are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)

Question: With regards to your children and family, how important do you feel the following are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)

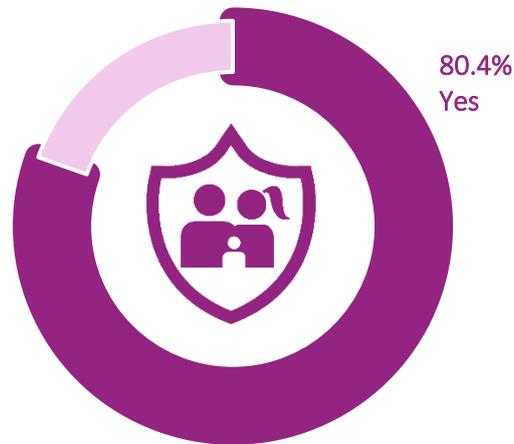
Question: With regards to your children and family, how important do you feel the following are and how often do you do them?

Australian parents clearly take the health and safety of their children and family seriously, with the importance and frequency of doing the above things being largely in line with one another.

The vast majority of respondents say it is extremely or very important to make sure their children brush their teeth morning and night or that they always or usually do this (87.5% and 88.2% respectively). Likewise, the vast majority say it is extremely or very important to reiterate stranger danger warnings or that they always or usually do this (86.5% and 83.3% respectively).

However, there are some noteworthy differences between importance and frequency, including in using a monitor in their children’s nursery (42.9% and 55.6% respectively) and personally taking their children to school (71.3% and 81.7% respectively).

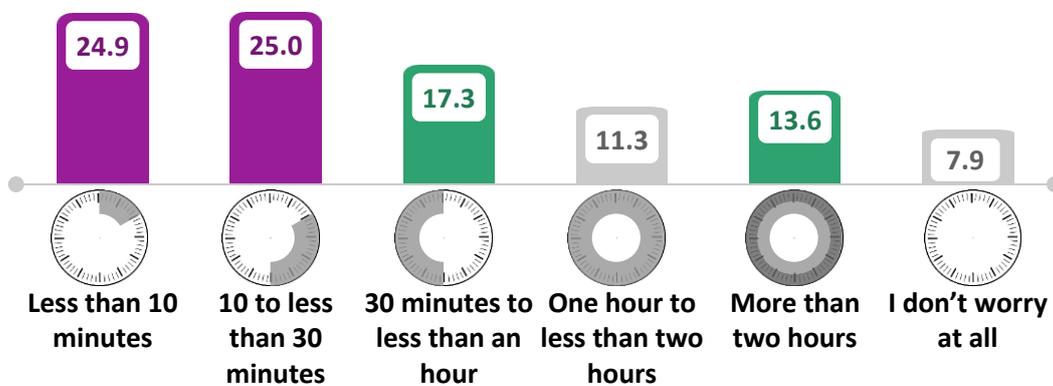
Do you worry about protecting your family?



Source: CoreData Family Protection Survey (April 2017)  
 Question: Do you worry about protecting your family?

Four in five (80.4%) respondents say they worry about protecting their family.

How much time do you spend worrying about your family on a daily basis?



Source: CoreData Family Protection Survey (April 2017)  
 Question: How much time do you spend worrying about your family on a daily basis?

Although half (49.9%) of respondents say they spend less than 30 minutes each day worrying about their family, one in four (24.9%) claim they spend an hour or more each day worrying about their family.

What do you worry about most? [VERBATIMS]

*"My child being hurt either by a stranger or someone they may have met. My daughter has just started pre-primary and is in school full-time, I worry about some of the things she may be exposed to but I also think this is a part of life and I know she has a strong sense of self and is comfortable and clear in making good choices- she also knows what to do if she is unsure."  
(Mum, 36 years old, WA)*

*"School relationships & bullying, financial security & improving our life financially, that my child is clean & tidy & prepared for school (I don't do school drop off as of this year due to work commitments), that my relationship with my child is on the right track, and that my parenting style is fair & will raise a content/fiscally wise/kind person." (Mum, 33 years old, NSW)*

*"School bullying, right parenting, divorce impact and emotional support for my kids, kids being exposed to things from other kids that they are not ready for (e.g. immature and rude sex talk, internet chat, obsessions with technology and loss of social understanding or the ability to socialize) and not being there when they need me." (Mum, 32 years old, Qld)*

*"That they grow up to be honest good standing community-minded people. I worry that they use common sense and remember road safety when alone. I worry that they will be bullied in high school and that they will be injured when riding to school or that they might be abducted if walking alone." (Mum, 41 years old, WA)*

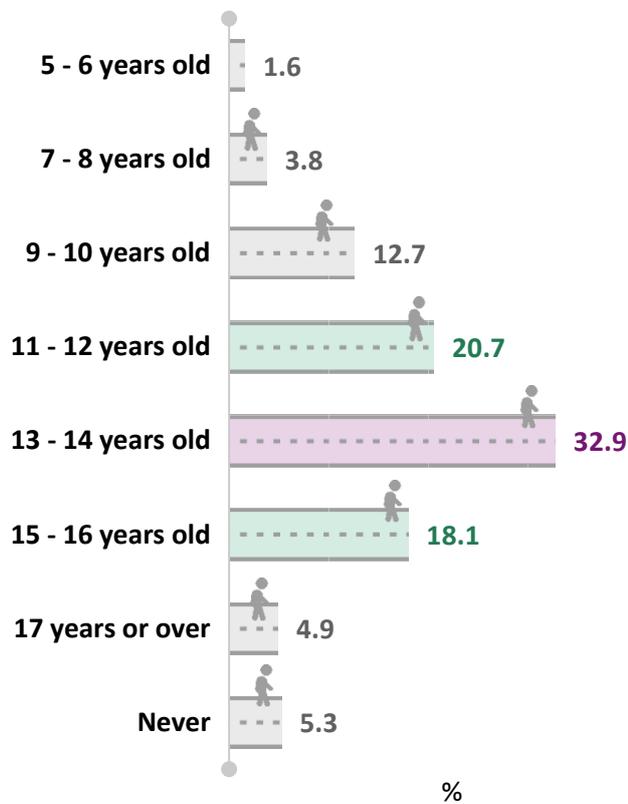
*"I worry more about them living in a state of perpetual fear than about what may happen to them. I make sure that they are educated and responsible so that they never do anything stupid, and then I trust them to lead healthy active lives that are rewarding but certainly not risk-free." (Dad, 49 years old, Vic)*

*"I worry most when my children are not in my care, such as at daycare and school, if they get hurt or if they are being mistreated. I worry that someone might try to steal my child, my 5 year old had a pedophile caught at his school, so I feel uncomfortable."  
(Mum, 36 years old, Vic)*

*"General safety of my kids and to make sure they are always in a safe environment. I hate strangers talking to my toddler especially in shopping centers as I have a fear of pedophiles. Too many horrible stories out there." (Mum, 40 years old, NSW)*

*"Other people that may be a danger to my child such as pedophiles, child traffickers, bullies or people who discriminate. I'm worried about being able to support them financially as well. Money is always a worry." (Mum, 33 years old, Qld)*

At what age would you allow your child/children to walk or catch public transport to school alone?

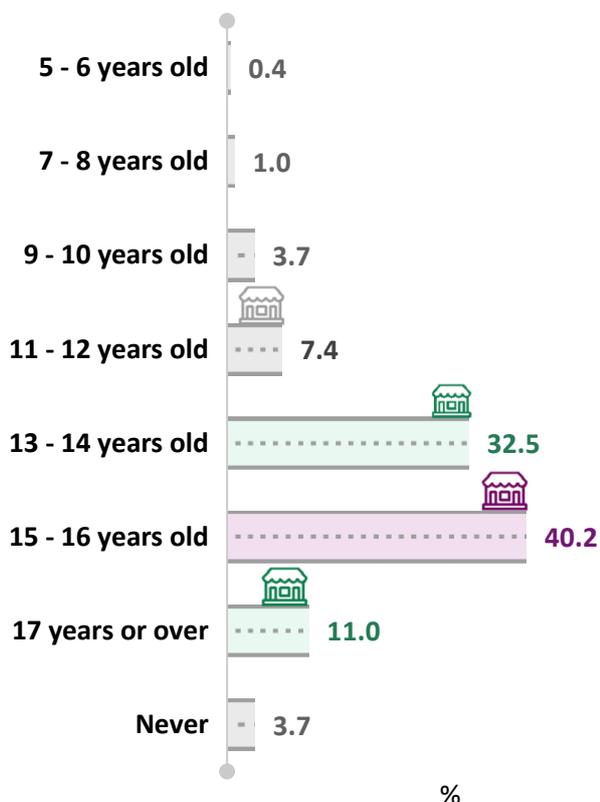


Source: CoreData Family Protection Survey (April 2017)  
 Question: At what age would you allow your children to walk or catch public transport to school alone?

Close to a third (32.9%) of respondents say they would allow their child/children to walk or catch public transport to school alone when they reach the age of 13 to 14, while a further one in five (20.7%) say they would give permission at an earlier age of 11 to 12.

Interestingly, close to one in five (18.1%) say they would allow their child/children to walk or catch public transport to school alone between the ages of 5 and 10. Close to a quarter (23.0%) say they would only give permission at the age of 15 or above.

At what age would you allow your child/children to go to the shopping centre or movies alone?

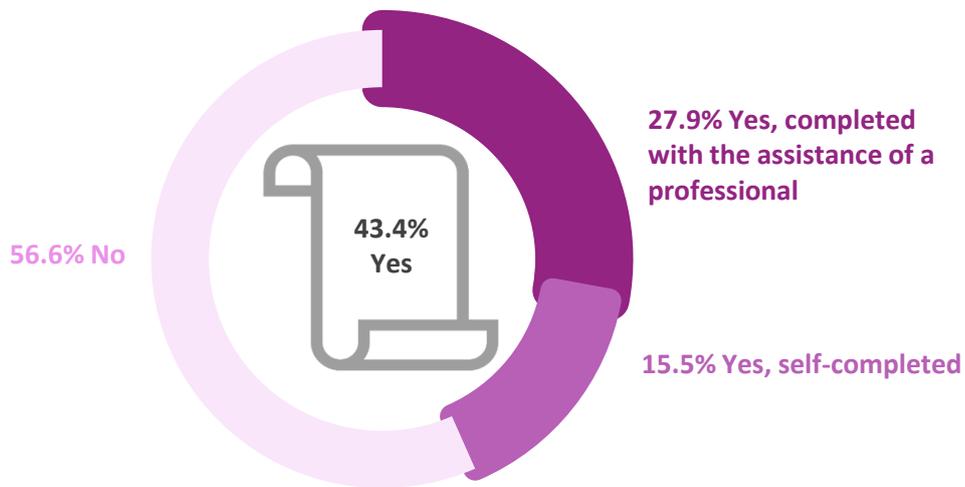


Source: CoreData Family Protection Survey (April 2017)  
 Question: At what age would you allow your children to go to the shopping centre or movies alone?

Parents become stricter when it comes to allowing their child/children to go to the shopping centre or movies alone, with more than half (51.2%) of respondents saying they would only give permission at the age of 15 or above. Close to a third (32.5%) say they would only give permission at an earlier age of 13 to 14.

It is interesting to note that one in eight (12.5%) say they would allow their child/children to go to the shopping centre or movies alone between the ages of 5 and 12.

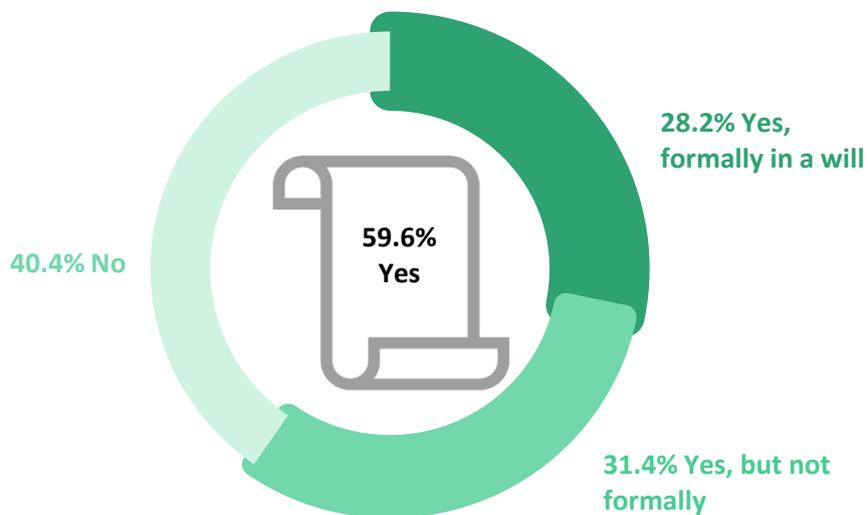
Have you set a will?



Source: CoreData Family Protection Survey (April 2017)  
Question: Have you set a will?

More than two in five respondents say they have set a will, either completed with the assistance of a professional (27.9%) or self-completed (15.5%).

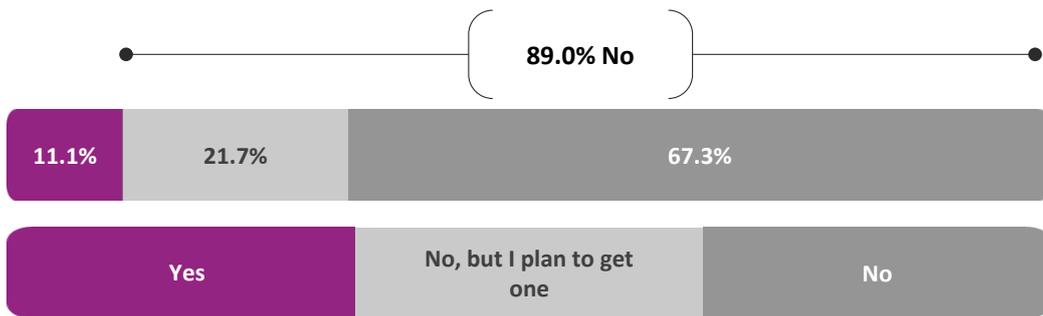
Have you chosen caretakers for your children in the event of your passing?



Source: CoreData Family Protection Survey (April 2017)  
Question: Have you chosen caretakers for your children in the event of your passing?

Close to three in five respondents say they have chosen caretakers for their children in case they pass on earlier than expected, either formally in a will (28.2%) or informally (31.4%).

Do you have an investment property held on behalf of your children?



Source: CoreData Family Protection Survey (April 2017)

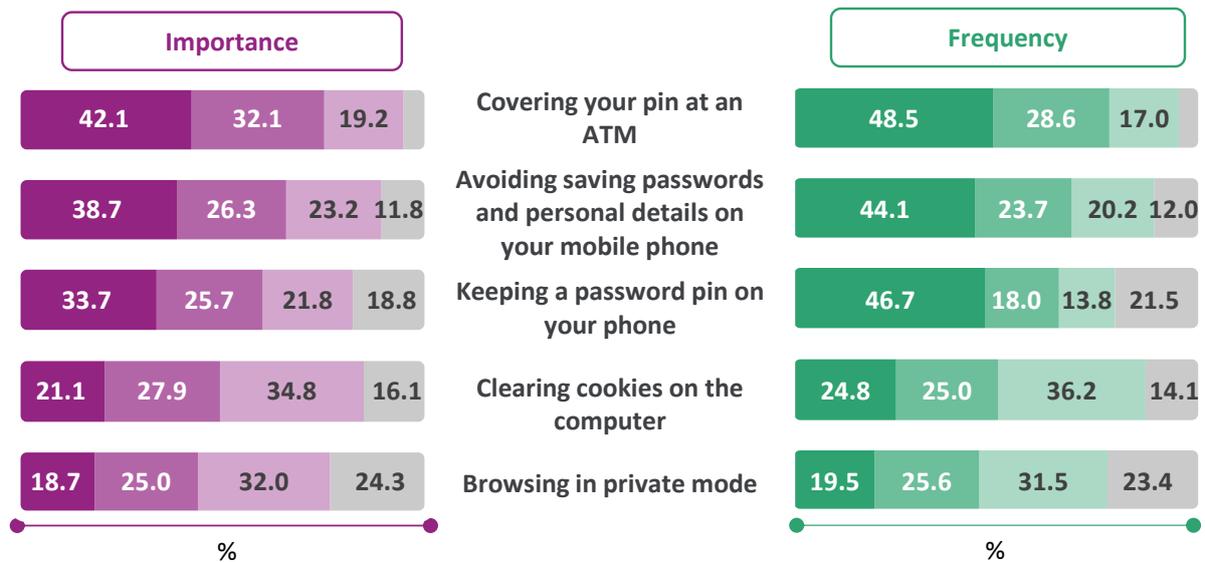
Question: Do you have an investment property held on behalf of your children?

Only one in nine (11.1%) respondents say they have an investment property held on behalf of their children, while more than one in five (21.7%) plan to get one in the future.

## ONLINE DATA PROTECTION

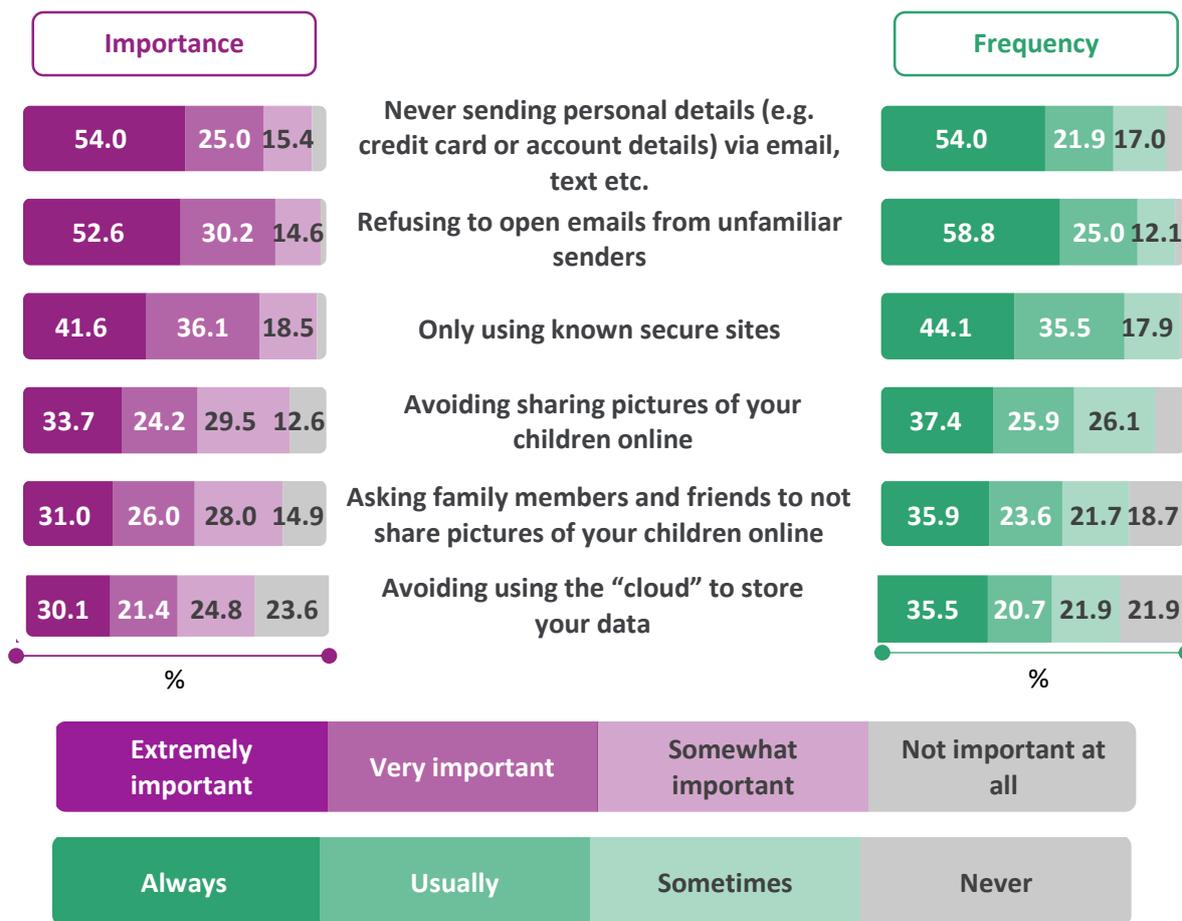
- Online security for the family is highly important, with a range of things done to ensure this, including refusing to open emails from unknown sources and only using known secure sites.

How important do you feel the following are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)

Question: How important do you feel the following are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)  
 Question: How important do you feel the following are and how often do you do them?

In terms of protecting their information online, the importance and frequency of the steps Australian parents take are again largely in line with one another. The vast majority of respondents say refusing to open emails from unfamiliar senders is extremely or very important or that they always or usually do this (82.8% and 83.8% respectively). The large majority say using only known secure sites is extremely or very important or that they always or usually do this (77.7% and 79.6% respectively).

What do you think is the single most important thing you do to ensure the protection of your data online? [VERBATIMS]

*"Be mindful by not allowing people access to my information (i.e. keeping passwords secure, not linking bank data to social media accounts, having highest level of security settings)." (Mum, 33 years old, WA)*

*"Delete and report suspicious emails as phishing scams or fraud to the email site. I do not respond to emails which are addressed to me but are clearly from a fraudster looking to steal my personal details or identity." (Dad, 44 years old, Vic)*

*"I don't use my phone for internet banking or public computer. I'm vigilant with Facebooking. I also don't use personal details in passwords." (Mum, 35 years old, Qld)*

*"I don't feel there's much you can do other than not doing anything online. However, in this age you need to, in some degree, keep up for your children's sake." (Mum, 47 years old, NSW)*

*"I don't think you can, I just accept it as part of living an online lifestyle. I make sure I check my account daily so I will pick up on unwanted use. But I think it's just the luck of the draw." (Mum, 30 years old, NSW)*

*"I think the hackers will get things if they really want to. I share and keep my channel private for friends and family only, but if they want my personal info they'll find a way to get it. Nothing is really safe. I use different passwords that have no obvious connection to me to make it harder to crack. The storage cloud is no less or safer than any other storage so I don't see the point in not using it. I have anti-virus programs." (Mum, 34 years old, Qld)*

*"I'm not computer savvy but if I am not sure, I do not open it. As we care for our granddaughter, I put her safety above everything." (Mum, 63 years old, SA)*

*"Just standard anti-virus/firewall software, but if someone really wants my data, they will get to it. If the NSA can be hacked, so can I, but why would anyone bother? It's not worth the energy to worry about it. I keep my passwords in my head, but I'm sure there are ways for someone to get past them if they are skilful and motivated." (Dad, 49 years old, Vic)*

*"Keep all personally identifiable information to yourself with the exception of purchasing something from a very reputable well known company." (Mum, 41 years old, Qld)*

*"Only use secure sites, do not reveal identifying information unless you know exactly where it is going and what it is being used for." (Mum, 46 years old, ACT)*

*"Regularly change my password and never use public computers for accessing emails or personal accounts and picking a complex password." (Mum, 37 years old, WA)*

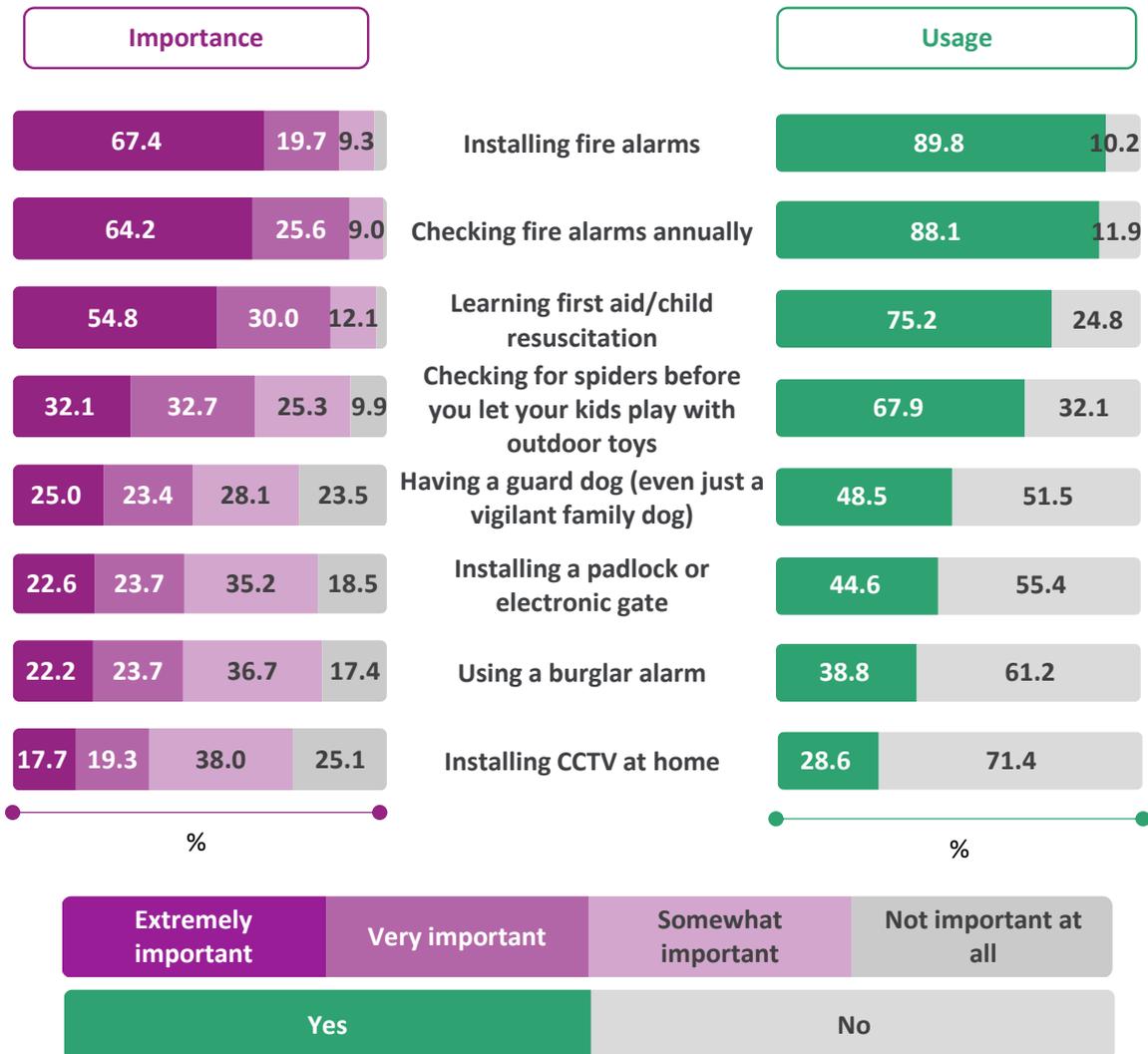
*"Secure sites. Sharing info with trusted sources. Ensure common sense and only posting images that are appropriate - limiting "friends" on Facebook and having restrictions on who can see/share my info." (Mum, 36 years old, WA)*

*"Using a VPN if I'm buying something online and have to input my credit card details, or if I'm checking emails or bank accounts online." (Mum, 31 years old, SA)*

## HOME AND SECURITY

- At home, Australian parents say it is important to ensure home and family security and are doing a range of things to ensure this. These include checking fire alarms, learning first aid and locking the door.

With regards to your home and family security, how important do you feel the following are and do you do them?



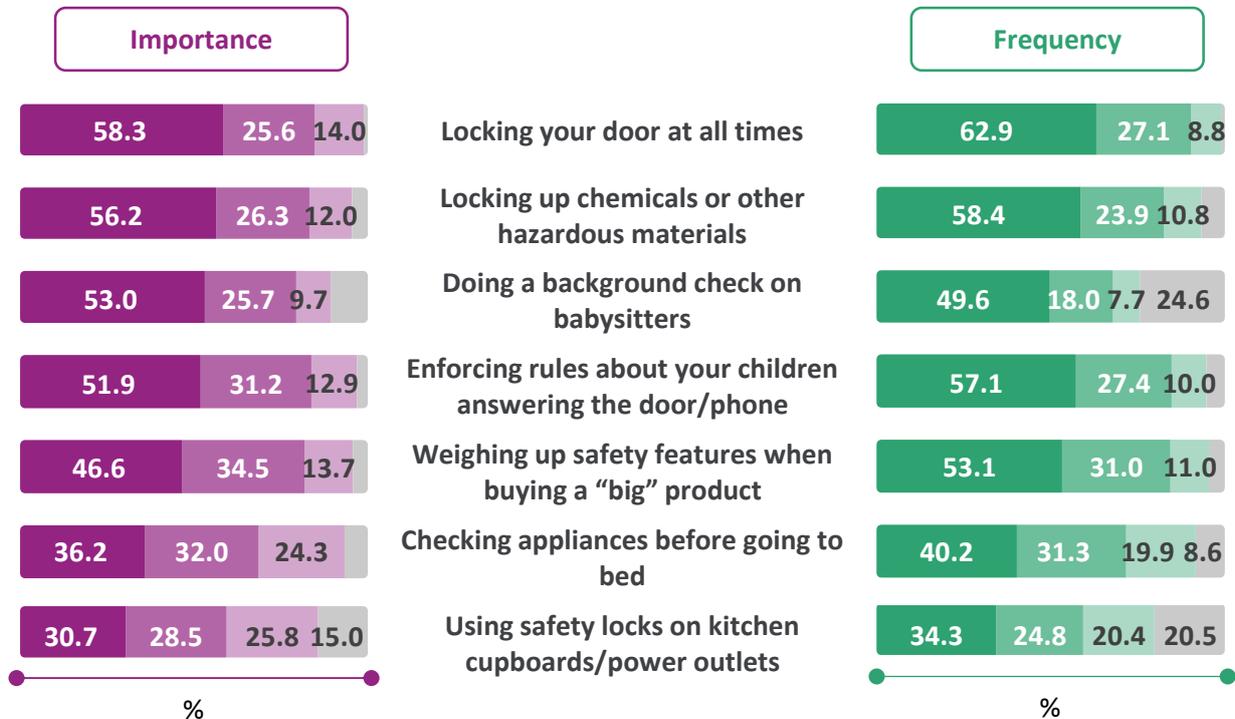
Source: CoreData Family Protection Survey (April 2017)

Question: With regards to your home and family security, how important do you feel the following are and do you do them?

The importance and usage of the steps Australian parents take to ensure the security of their home and family are largely on par with one another. For instance, the vast majority of respondents say installing fire alarms is extremely or very important or that they do or have

done this (87.1% and 89.8% respectively). Likewise, similar proportions say checking fire alarms annually is extremely or very important or that they do or have done this (89.8% and 88.1% respectively).

With regards to your home and family security, how important do you feel the following are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)

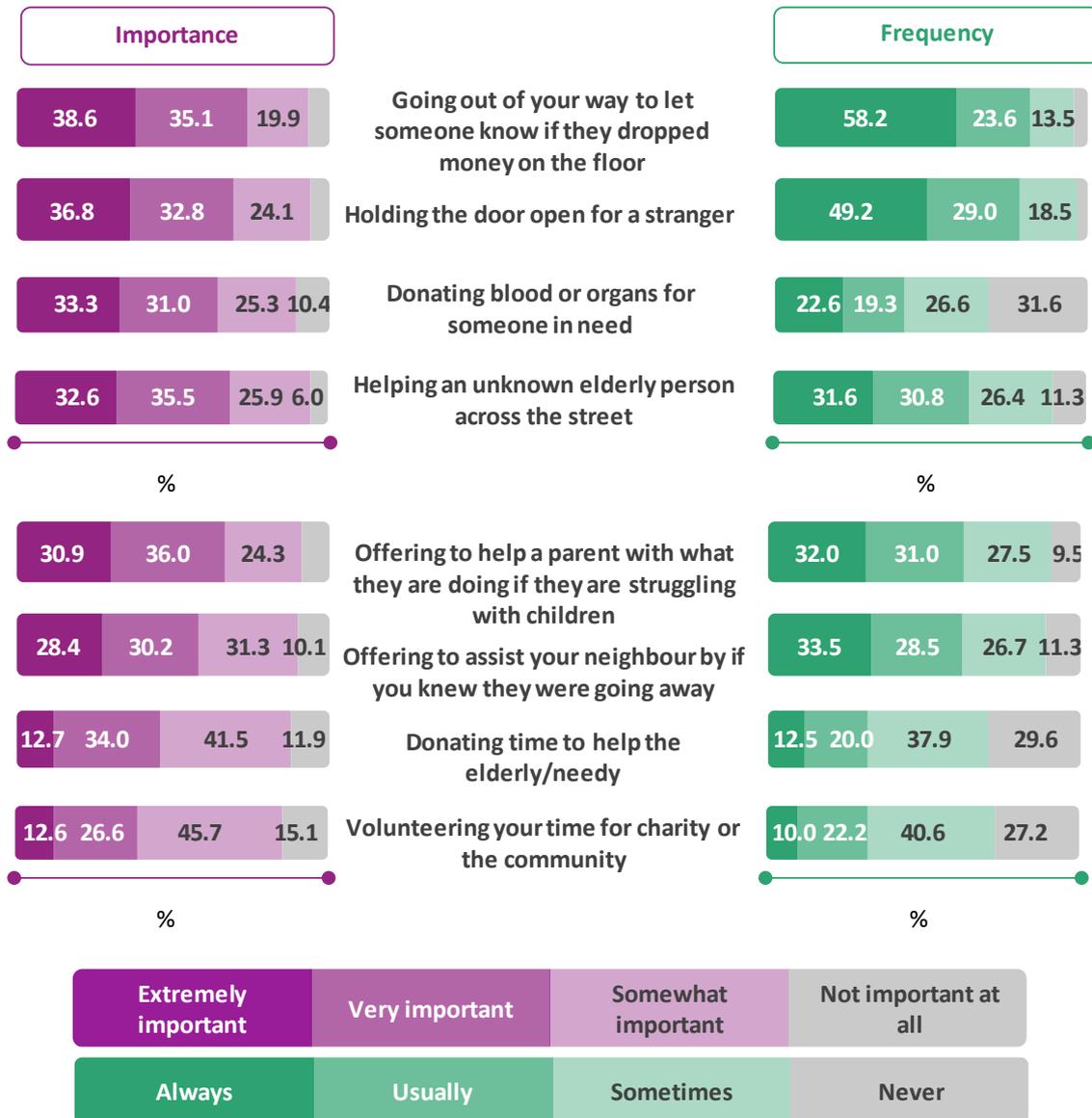
Question: With regards to your home and family security, how important do you feel the following are and how often do you do them?

Similarly, the importance and frequency of the steps Australian parents take to ensure the security of their home and family are again largely on par with one another, including locking the door at all times (83.9% and 90.0% respectively).

## SELFLESS ACTS

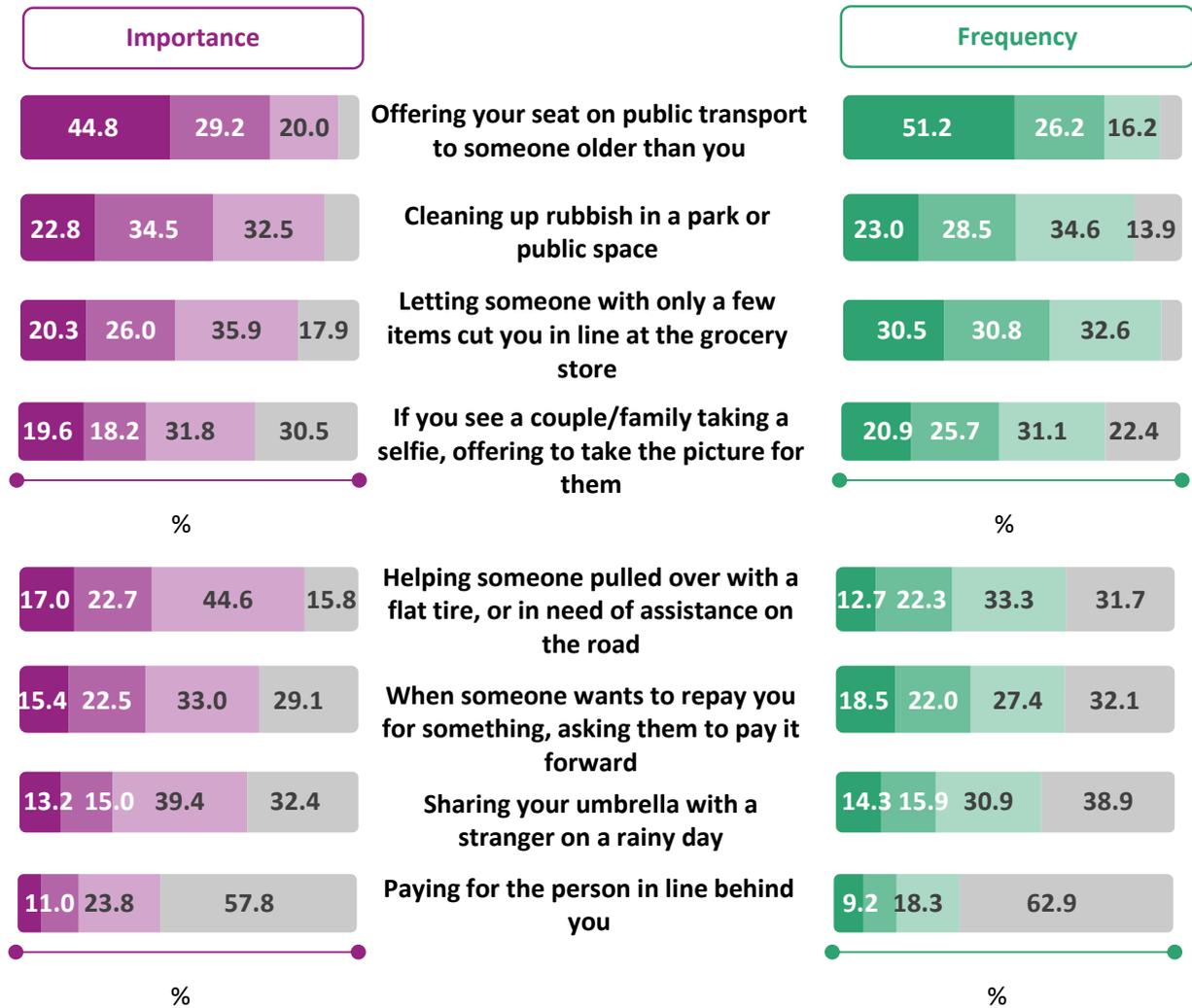
- There are more obvious differences between the importance and frequency of 'selfless acts', notably in donating blood or organs for someone in need and letting someone with only a few items cut in line at the grocery store

With regards to the following selfless acts, how important do you feel these are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)

Question: With regards to the following selfless acts, how important do you feel these are and how often do you do them?



Source: CoreData Family Protection Survey (April 2017)

Question: With regards to the following selfless acts, how important do you feel these are and how often do you do them?

The disparity between importance (extremely or very important) and frequency (always or usually) is more pronounced when looking at the listed selfless acts. Importance outweighs frequency especially in donating blood or organs for someone in need (64.3% and 41.9% respectively) and donating time to help the elderly/need (46.7% and 32.5% respectively).

On the other hand, frequency (always or usually) is higher than perceived importance (extremely or very important) when it comes to letting someone with only a few items cut in line at the grocery store (61.3% and 46.3% respectively).

## DIRECT LIFE INSURANCE

- The majority of Australian parents do not have life insurance cover that is sufficient for their needs and are potentially missing out on the 'peace of mind' it could bring.
- This is despite the majority claiming to sometimes worry about what their family would do if something happened to them or that not having cover (or not enough cover) would bring financial and/or emotional burden on their family.
- Affordability is a key barrier to taking out life insurance, while others question whether it's worth the investment.
- Reflecting this, many claim they would be encouraged to take up life insurance if it was more affordable. Easy-to-understand policies and some support in working out the best policy are also likely to encourage greater take-up.

What best describes how you feel about your life insurance cover?



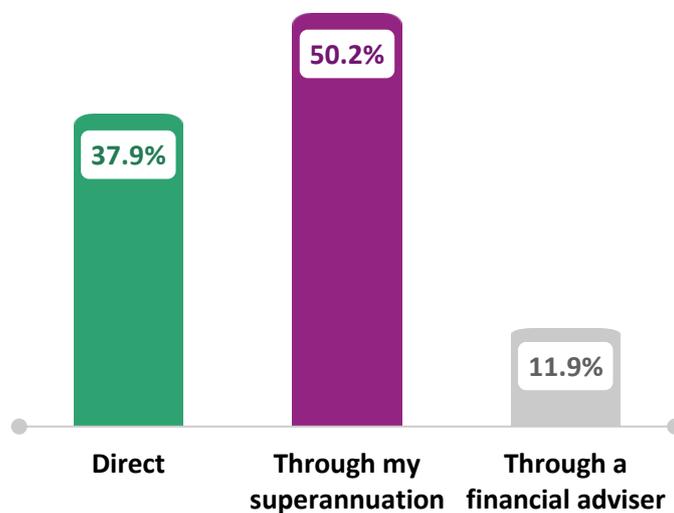
Source: CoreData Family Protection Survey (April 2017)

Question: What best describes how you feel about your life insurance cover?

A third (33.2%) of respondents say they feel confident they have sufficient life insurance cover for their needs, while close to three in 10 (29.0%) say they have cover but unsure if it is enough for their needs or are unsure if they have cover at all. Close to two in five (37.8%) admit to not having any life insurance cover.

Victorians are the most confident that they have sufficient life insurance cover for their needs (40.1%), while NSW respondents are the least confident (28.8%).

How did you purchase your life insurance?

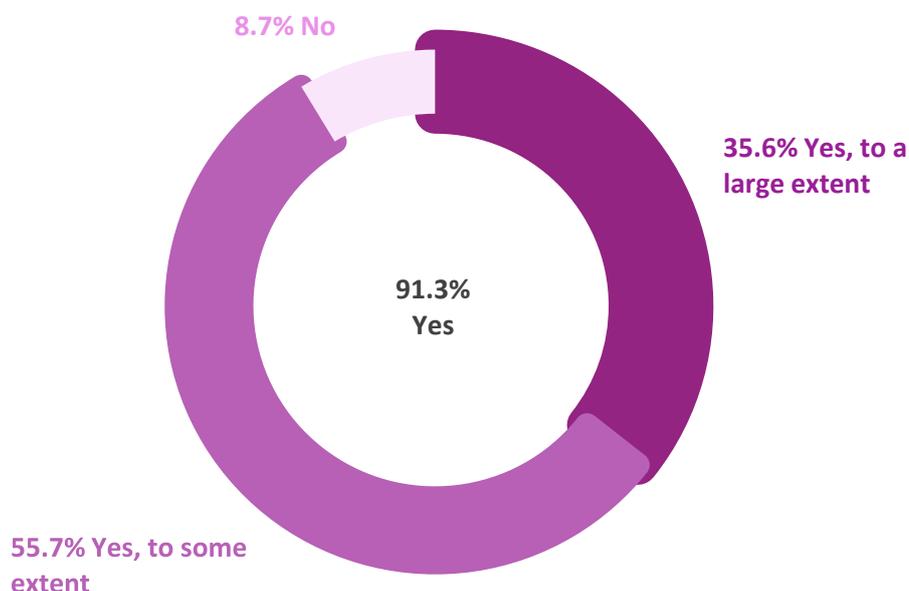


*Source: CoreData Family Protection Survey (April 2017)*  
*Question: How did you purchase your life insurance?*

Among respondents who are sure they have life insurance cover, half (50.2%) say they purchased this through their superannuation, while one in nine (11.9%) purchased it through a financial adviser. Close to two in five (37.9%) purchased their life insurance cover directly.

Victorians are the most likely to say they purchased their life insurance through their superannuation (58.3%), while Queenslanders are the most likely to have purchased theirs directly (46.0%).

Does having life insurance provide you with 'peace of mind'?



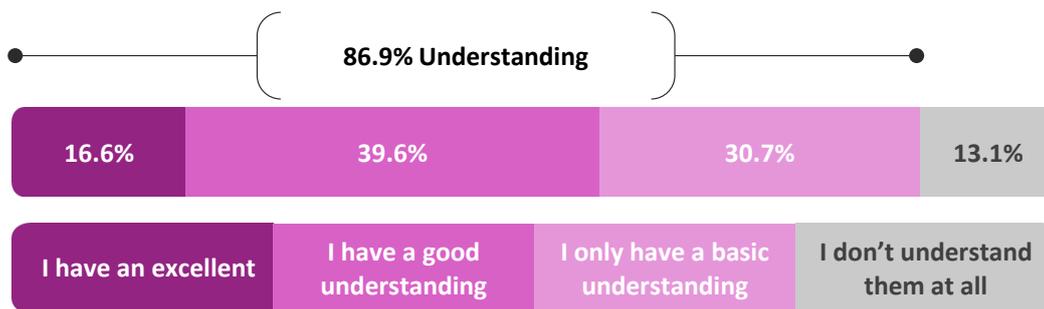
Source: CoreData Family Protection Survey (April 2017)

Question: Does having life insurance provide you with 'peace of mind'?

Among respondents who are sure they have life insurance cover, the overwhelming majority (91.3%) say having life insurance gives them 'peace of mind' at least to some extent, with more than a third (35.6%) claiming it provides them 'peace of mind' to a large extent.

South Australians are the most likely to say having life insurance provides them with 'peace of mind' at least to some extent (98.3%), while Western Australians are the least likely to (83.3%), although this view is still held by the vast majority.

What best describes your understanding of the insurance options available to you?



Source: CoreData Family Protection Survey (April 2017)

Question: What best describes your understanding of the insurance options available to you?

Close to three in five (56.2%) respondents say they have either excellent or good understanding of the insurance options available to them, while three in 10 (30.7%) say they only have a basic understanding.

Victorians are the most likely to describe their understanding as excellent or good (62.6%), while Western Australians are the least likely to (46.7%).

Do you wish you had a better understanding of the life insurance options available to you?



Source: CoreData Family Protection Survey (April 2017)

Question: Do you wish you had a better understanding of the life insurance options available to you?

More than two in five (42.3%) respondents say they wish they had a better understanding of the life insurance options available to them. NSW respondents are the most likely to say this (56.0%), while South Australians are the least likely to (34.4%).

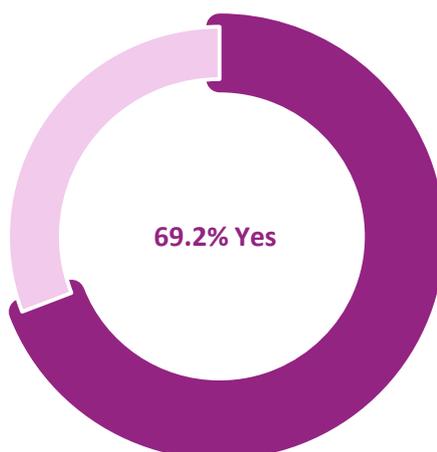
Would your family be financially burdened if you passed away?



*Source: CoreData Family Protection Survey (April 2017)*  
*Question: Would your family be financially burdened if you passed away?*

More than a third (34.8%) of respondents think their family would be financially burdened if they passed away. NSW respondents are the most likely to have this view (40.8%), while South Australians are the least likely to (29.9%).

Do you think having life insurance would protect your family if you passed away?

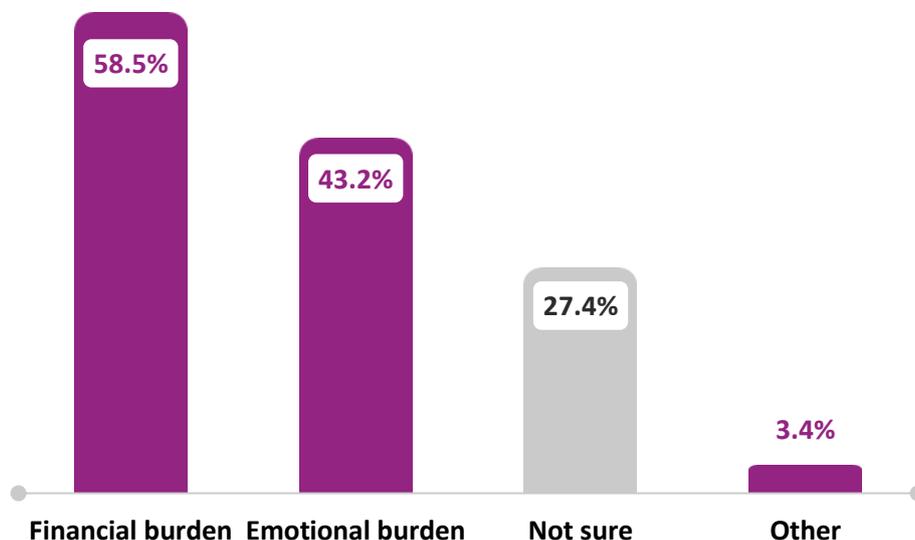


*Source: CoreData Family Protection Survey (April 2017)*  
*Question: Do you think having life insurance would protect your family if you passed away?*

The majority (69.2%) of respondents believe having life insurance would protect their family if they passed away.

NSW respondents are the most likely to have this view (71.4%), while South Australians are the least likely to (58.5%).

What impact do you think not having life insurance cover (or not having enough) would have on your family?



Source: CoreData Family Protection Survey (April 2017)

Question: What impact do you think not having life insurance cover (or not having enough) would have on your family?

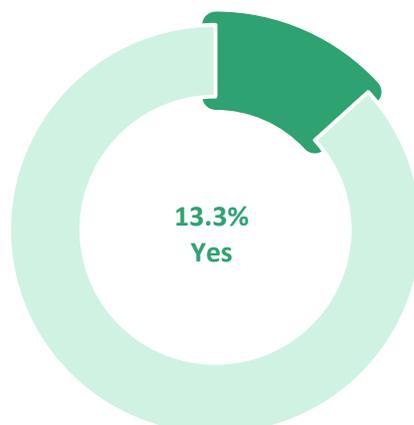
\*%Yes

\* Multiple answers allowed

Close to three in five (58.5%) respondents say not having or not having enough life insurance cover would be a financial burden on their family, while more than two in five (43.2%) say it would be an emotional burden. However, close to three in 10 (27.4%) are unsure of the impact of not having or having insufficient cover on their family.

Queenslanders are the most likely to say not having or not having enough life insurance cover would impact their family financially (61.6%), while NSW respondents are the most likely to say it would impact their family emotionally (55.4%). South Australians are the most likely to be unsure of the impact of not having or having insufficient cover on their family (38.3%).

Have you ever experienced a financial burden from a loved one passing away with insufficient or no life insurance cover?



*Source: CoreData Family Protection Survey (April 2017)*

*Question: Have you ever experienced a financial burden from a loved one passing away with insufficient or no life insurance cover?*

More than one in eight (13.3%) respondents say they have experienced financial burden from a loved one passing away with insufficient or no life insurance cover. Victorians are the most likely have experienced this (18.8%), while Western Australians are the least likely to (4.3%).

What was the most difficult thing to deal with because of this? [VERBATIMS]

*"Father-in-law died leaving debt and no money for his wife. We and my mother-in-law and brother had to pay for the funeral and help her with her living expenses. She had to live with me, hubby and five kids in a small house for over a year so she could pay the debts and get herself in a decent enough financial position that she could move into her own place and see to her own needs." (Mum, 34 years old, Qld)*

*"I took a burden for a third party (a very close relative). The most difficult was to make the person overcome their self-pride. Once the barrier was partly removed, I felt a little pain in achieving my own financial goals and had to boost my earnings by means other than my regular source to support the person(s)." (Dad, 41 years old, Vic)*

*"While you are trying to deal with the massive impact of a sudden death, you have to try to get a loan to pay for the expenses and, at the time, for a woman left on her own with children, it was difficult to get help." (Mum, 62 years old, Vic)*

*"I didn't care about the money side of it, the most difficult part was to lose my baby boy. Money doesn't matter to me I would rather be in debt to have my son back." (Mum, 21 years old, SA)*

*"Having to work instead of grieving and dealing the loss of the most important person in my life because I had to support my own children." (Mum, 37 years old, SA)*

*"We didn't have the funds to cover costs. Having to deal with that and grieving at the same time is difficult." (Mum, 35 years old, Vic)*

*"Trying to get the money together to pay for the funeral because no one else in the family would help me." (Mum, 49 years old, Vic)*

*"Knowing you wish you could help out with money but you don't have any, and watching my family struggle." (Mum, 32 years old, Tas)*

*"I had to become bankrupt due to my mums passing and being the only living director on our business." (Mum, 43 years old, WA)*

*"Paying for funeral cost and other costs after us moving their belongings, selling homes, etc." (Mum, 58 years old, Vic)*

*"No financial support, it was very difficult to have basic needs like food and education, etc." (Dad, 28 years old, ACT)*

*"Not being able to pay for cremation costs, and receiving their bills after their death." (Mum, 26 years old, WA)*

*"Having to think about financial matters when all wanted to do was grieve." (Mum, 40 years old, Qld)*

What are the main reasons you take out life insurance?



Source: CoreData Family Protection Survey (April 2017)  
 Question: What are the main reasons you take out life insurance?  
 \*%Yes  
 \*Multiple answers allowed

The majority (64.9%) of respondents who are sure they have life insurance cover cite general peace of mind as their reason for taking it out. Similar proportions point to covering final expenses (45.7%), preserving the family’s lifestyle (42.9%) and paying off family debts (41.9%).

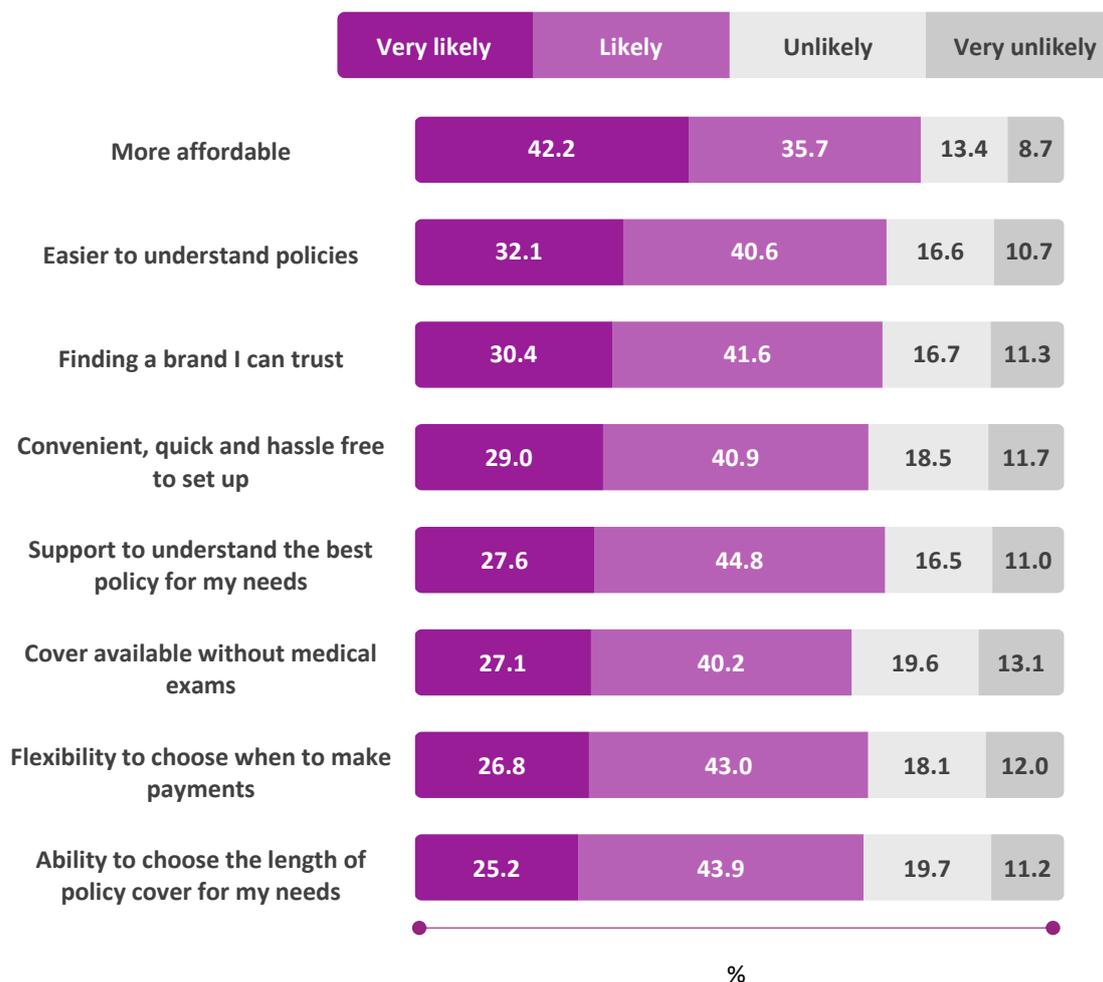
What are the main reasons you do not take out life insurance?



Source: CoreData Family Protection Survey (April 2017)  
 Question: What are the main reasons you do not take out life insurance?  
 \*%Yes  
 \*Multiple answers allowed

Among respondents who do not have life insurance cover, the most commonly cited reason is the inability to afford it (59.2%). More than one in four (25.7%) are unsure if having life insurance is worth the price, while some 15.3% do not feel like it is a tangible investment of their money. Similar proportions say they do not understand it properly (14.7%) or they would rather just save up themselves (14.2%).

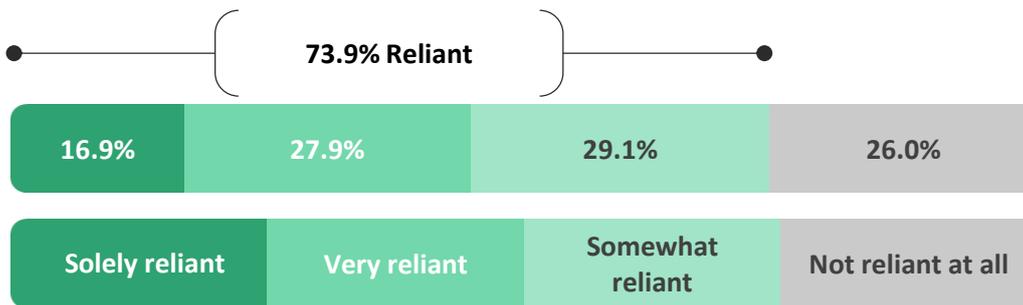
How likely are the following to encourage you to take up life insurance?



Source: CoreData Family Protection Survey (April 2017)  
 Question: How likely are the following to encourage you to take up life insurance?

The large majority of respondents say they are likely or very likely to take up life insurance if it is more affordable (77.9%) or if policies are easier to understand (72.7%). They are also likely or very likely to get life insurance if they have the support to understand the best policy for their needs (72.4%) or if they find a brand they can trust (72.0%).

How reliant do you feel on your partner and/or family for financial support at the moment?

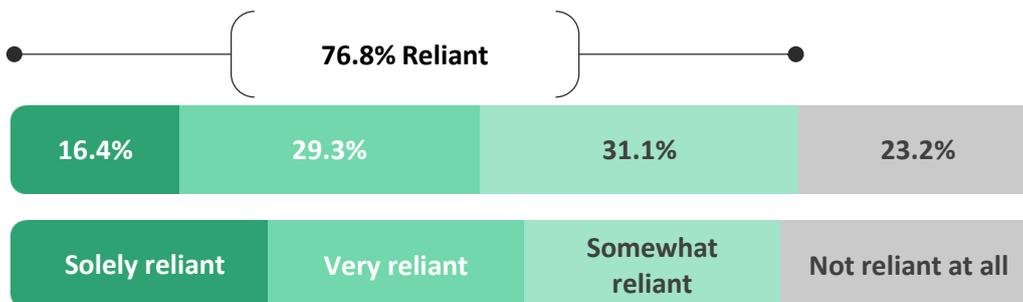


Source: CoreData Family Protection Survey (April 2017)

Question: How reliant do you feel on your partner and/or family for financial support at the moment?

Close to three in four (73.9%) respondents feel at least somewhat reliant on their partner or family for financial support.

How reliant do you feel your partner and/or family is on you for financial support at the moment?

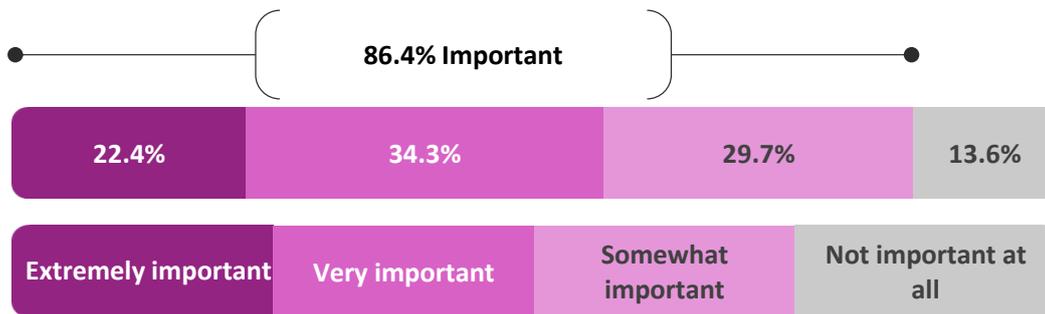


Source: CoreData Family Protection Survey (April 2017)

Question: How reliant do you feel your partner and/or family is on you for financial support at the moment?

More than three in four (76.8%) respondents feel their partner or family are at least somewhat reliant on them for financial support.

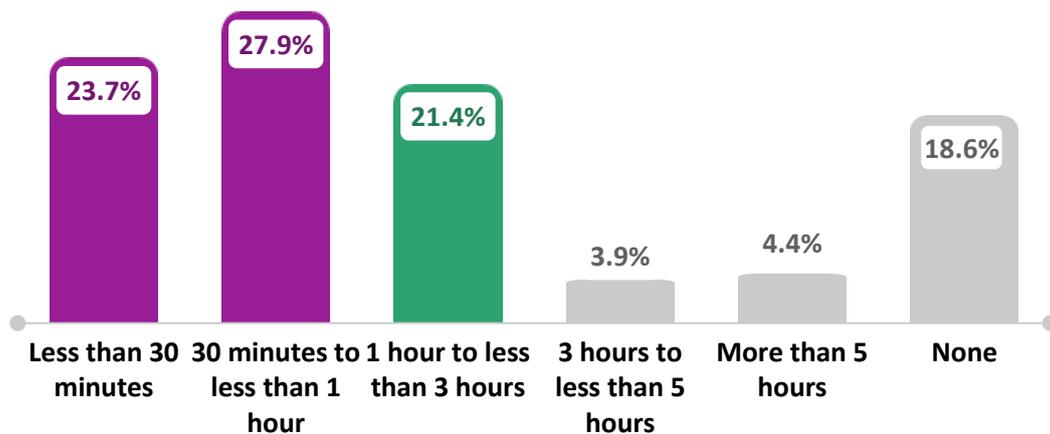
How important do you feel life insurance is?



Source: CoreData Family Protection Survey (April 2017)  
 Question: How important do you feel life insurance is?

Close to three in five (56.7%) respondents feel life insurance is extremely or very important, while close to three in 10 (29.7%) feel it is somewhat important.

How much time would you be willing to dedicate to arrange life insurance?



Source: CoreData Family Protection Survey (April 2017)  
 Question: How much time would you be willing to dedicate to arrange life insurance?

More than half (51.6%) of respondents would only be willing to dedicate less than an hour to arranging life insurance. However, three in 10 (29.7%) would be willing to spend an hour or more to sort this out. Interestingly, close to one in five (18.6%) would not be willing to spend any time on this.

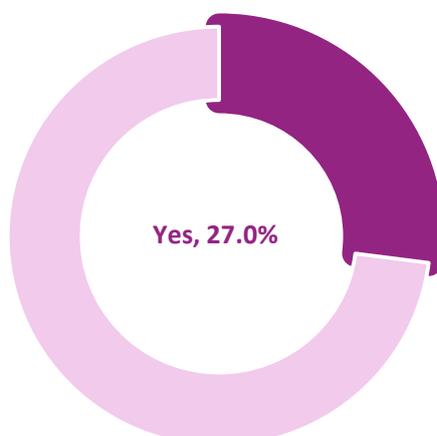
Would you prefer to not have to undergo medical examinations and blood tests to arrange life insurance?



*Source: CoreData Family Protection Survey (April 2017)*  
*Question: Would you prefer to not have to undergo medical examinations and blood tests to arrange life insurance?*

The majority (64.6%) of respondents would prefer not to have to undergo medical examinations and blood tests to arrange life insurance.

Do you feel you could afford to pay a financial advisor to help arrange life insurance for you?



*Source: CoreData Family Protection Survey (April 2017)*  
*Question: Do you feel you could afford to pay a financial advisor to help arrange life insurance for you?*

Only a quarter (27.0%) of respondents feel they could afford to pay a financial advisor to help them arrange for life insurance.

Victorian respondents are the most likely to say they could afford to have a financial adviser sort out their life insurance for them (37.3%), while Western Australians are the least likely to (16.9%).

What are the main components you consider when thinking about life insurance?



Source: CoreData Family Protection Survey (April 2017)

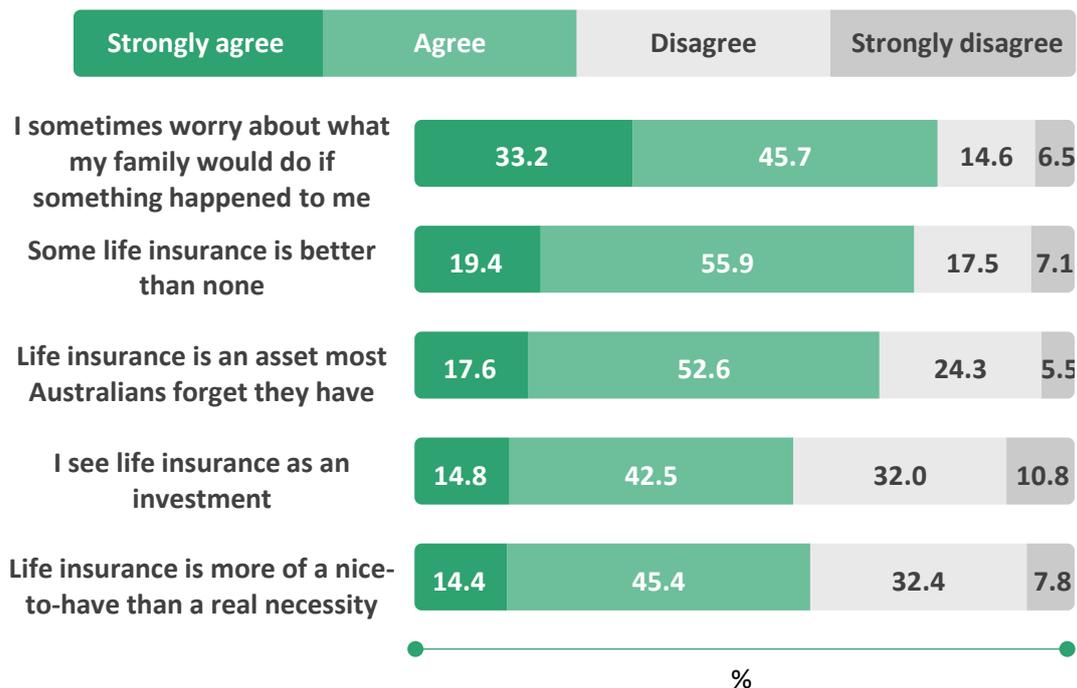
Question: What are the main components you consider when thinking about life insurance?

\*%Yes

\*Multiple answers allowed

The large majority (72.1%) of respondents consider the overall cost when thinking about life insurance. Similar proportions also take into consideration the type (57.3%) and conditions (53.5%) of the cover.

How much do you agree with the following statements?



Source: CoreData Family Protection Survey (April 2017)

Question: How much do you agree with the following statements?

The large majority of respondents agree or strongly agree that they sometimes worry about what their family would do if something happened to them (78.9%) or that some life insurance is better than not having any at all (75.3%). Seven in 10 (70.2%) also agree or strongly agree that life insurance is an asset most Australians forget they have.

However, three in five (59.8%) agree or strongly agree that life insurance is more of a ‘nice-to-have’ than a real necessity.

## DEMOGRAPHICS

Number of Dependent Children	
Yes, one	55.0%
Yes, two	33.5%
Yes, three or more	11.5%
<b>Total</b>	<b>100.0%</b>

Age of Only Child	
Babies (0 - 2 years old)	26.1%
Younger kids (3 - 7 years old)	24.9%
Older kids (8 - 12 years old)	49.0%
<b>Total</b>	<b>100.0%</b>

Age of Oldest Child	
Babies (0 - 2 years old)	5.2%
Younger kids (3 - 7 years old)	36.7%
Older kids (8 - 12 years old)	58.1%
<b>Total</b>	<b>100.0%</b>

Age of Youngest Child	
Babies (0 - 2 years old)	41.5%
Younger kids (3 - 7 years old)	40.8%
Older kids (8 - 12 years old)	17.7%
<b>Total</b>	<b>100.0%</b>

Gender	
Female	49.9%
Male	50.1%
<b>Total</b>	<b>100.0%</b>

Age Generation	
Generation Y (36 years old & below)	45.8%
Generation X (37 - 51 years old)	38.5%
Baby Boomers (52 - 71 years old)	14.3%
Pre-Boomers (72 years old and above)	1.3%
<b>Total</b>	<b>100.0%</b>

Age Range	
29 years old & below	26.6%
30 - 39 years old	27.5%
40 - 49 years old	26.1%
50 - 59 years old	13.9%
60 years old & above	5.8%
<b>Total</b>	<b>100.0%</b>

State	
ACT	2.2%
NSW	20.4%
NT	0.6%
Qld	20.2%
SA	15.8%
Tas	3.5%
Vic	19.9%
WA	17.3%
<b>Total</b>	<b>100.0%</b>

Area	
The capital city of my state/territory	58.6%
A regional centre	29.6%
A rural area	11.9%
<b>Total</b>	<b>100.0%</b>

Educational Attainment	
Primary	.7%
Part of high school	10.9%
Completed high school	16.2%
Diploma or certificate qualification	38.2%
Degree qualification	23.4%
Postgraduate qualification	10.6%
<b>Total</b>	<b>100.0%</b>

Marital Status	
Single	10.0%
Living with partner/married	82.2%
Separated/divorced/widowed	7.8%
<b>Total</b>	<b>100.0%</b>

Employment Status	
I am in full time work	42.0%
I am in part time work	19.8%
I have retired from work completely	2.9%
I am transitioning to retirement and working on a part time basis	.1%
I am in full time home duties	23.7%
I am a full time student	3.2%
I am not in work at present	6.5%
Other	1.7%
<b>Total</b>	<b>100.0%</b>

Living Arrangements	
Living with your children (under 18 years) at home	88.4%
Living with your children (both over and under 18 years) at home	9.8%
Other	1.8%
<b>Total</b>	<b>100.0%</b>

Wealth Segment	
Mass Market	48.6%
Mass Affluent	38.0%
Core Affluent	9.8%
HNW	3.5%
<b>Total</b>	<b>100.0%</b>

Personal Income	
\$20,000 or less	25.2%
\$20,001 to \$30,000	12.5%
\$30,001 to \$40,000	10.3%
\$40,001 to \$50,000	9.7%
\$50,001 to \$60,000	9.0%
\$60,001 to \$70,000	6.9%
\$70,001 to \$80,000	6.2%
\$80,001 to \$90,000	4.5%
\$90,001 to \$100,000	5.2%
\$100,001 to \$125,000	3.8%
\$125,001 to \$150,000	3.7%
\$150,001 to \$200,000	2.0%
More than \$200,000	1.0%
<b>Total</b>	<b>100.0%</b>

Household Income	
\$50,000 or less	22.4%
\$50,001 to \$75,000	19.8%
\$75,001 to \$100,000	25.6%
\$100,001 to \$125,000	10.1%
\$125,001 to \$150,000	9.5%
\$150,001 to \$200,000	8.2%
\$200,001 to \$250,000	2.7%
\$250,001 to \$350,000	.7%
\$350,001 or more	0.9%
<b>Total</b>	<b>100.0%</b>

Investment Portfolio	
I have no investments	41.8%
\$50,000 or less	16.5%
\$50,001 to \$150,000	13.0%
\$150,001 to \$250,000	7.3%
\$250,001 to \$350,000	6.7%
\$350,001 to \$450,000	4.8%
\$450,001 to \$550,000	1.5%
\$550,001 to \$650,000	2.8%
\$650,001 to \$750,000	1.5%
\$750,001 to \$1 million	2.5%
More than \$1 million to \$3 million	1.2%
More than \$3 million to \$5 million	.4%
More than \$5 million	.1%
<b>Total</b>	<b>100.0%</b>

# COREDATA

## ABOUT US

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Brazil, Singapore, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.



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