



News:

Financial Protection Specialists



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Welcome

Welcome to the first issue of Integrated Financial News for 2010. We hope you find the articles interesting and informative. In this edition we look at whether Australians have their priorities right, what a prospective client can expect from Integrated Financial and the benefits of moving your body.

If you would like any family members, friends or business associates to receive a copy of this Newsletter, please contact our office with their details and we will gladly send them a copy.

From the team at Integrated Financial, we would like to wish you a healthy and prosperous 2010.



Kind regards, **Peter Moyle**

Do Australians have the right priorities in life?

Life is about enjoying the things that matter to you most. Most employed people have some life insurance through their super, however, research has consistently shown that the level of cover leaves many exposed to the risk of financial hardship in the event of accident, sickness or death.

Why is this a problem? More than three in four Australians will be diagnosed with a serious illness in their working life¹. The majority will rely on savings, selling assets in an uncertain property market or government welfare. A significant proportion of Australians would face financial hardship if they were to have an accident, become sick or die. While most insure their home and would never consider driving a car without

motor insurance, less than a third of Australians insure their most important asset, their income.²

Australia is one of the most underinsured nations in the developed world ranking 16 for life insurance density and penetration.³ Even so, life insurance companies pay out almost \$10 million every working day in claims to customers.⁴ This figure would be significantly higher if Australians had adequate levels of cover. Research has consistently shown Australians don't take out adequate levels of insurance to protect themselves and their family. In fact, research commissioned recently by IFSA found that only four per cent of the total population with dependent children have adequate levels of

life insurance cover. And, 60 per cent of families with dependent children do not have enough insurance to cover the household expenses for a year if the family breadwinner were to die.⁵

The Victorian bushfires in February 2009 highlighted just how important it is to have enough cover in place. 173 people died, 78 communities were devastated, 2000 homes and businesses destroyed and 400,000 hectares were burnt to cinders. While 27 per cent of property was uninsured only one in five of the people who lost their lives had life cover. Around 143 people, or over 80 per cent of the victims did not have basic life insurance policies in place. Many of those who

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were covered had insufficient sums insured to support their families financially in the aftermath.⁶

Life insurance provides the financial support for people through their most difficult times. During most people's lifetime there's a pretty good chance that they are going to need a hand at some stage. It's worthwhile reinforcing what life insurance cover can provide:

- Life insurance enables you to continue to make mortgage, rent and other living, medical or recovery expenses and can help to pay off debt. This empowers you to continue everyday things, such as spending precious time with your family and enjoying the other things you love.
- It provides you with sufficient funds to be in control during difficult times and the freedom to choose treatment and lifestyle options at that time.
- Suffering from a serious illness or overcoming the death of a family member can be made even more stressful if you are struggling to meet financial commitments. Life insurance can reduce your stress so you can focus on your emotional or physical recovery.

It is wise to review your insurance needs as and when your circumstances change. For example, on taking out a mortgage, getting married, starting a family or building a business. No matter what your circumstances are, life insurance helps preserve your freedom to enjoy the life you want for yourself and your family.

It's a fact that many people are affected by unexpected illness or injury during their life. Statistics which help highlight the risk for every Australian are listed.

1. ABS Statistics

2. IFF/AIST Research, 2008

3. Swiss Re Economic Research & Consulting, 2007

4. IFSA analysis based on APRA data and Risk Store data 2007

5. IFSA/TNS Protection Gap research 2005

6. Asset Australia, 1 June 2009

The facts of life

- 50,000 Australians have heart attacks every year.¹
- One third of women and a quarter of all men will suffer cancer at some stage in their lifetime — over half of whom will live for longer than five years after diagnosis.²
- More than 42,000 people are expected to die from cancer in 2009.³
- Half of all men and a third of women will be diagnosed with cancer before the age of 85.⁴
- Over 1600 people die on Australian roads every year, most aged 26–59 years.⁵
- One stroke event occurs in Australia every 12 minutes.⁶
- Just under half the population with an arthritis-associated disability are aged 15-64.⁷
- With symptoms generally developing between ages 20–40, multiple sclerosis is the most common chronic central nervous system condition among young Australian adults.⁸

1. Heart Foundation, Australian Facts 2004: Heart, Strokes and Vascular diseases 2004

2. Cancer Council: (www.cancer.org.au), Cancer in Australia: an overview, 2008 Australian Institute of Health and Welfare (published December 2008)

3. Cancer Council: (www.cancer.org.au), Cancer in Australia: an overview, 2008 Australian Institute of Health and Welfare (published December 2008)

4. Cancer Council: (www.cancer.org.au), Cancer in Australia: an overview, 2008 Australian Institute of Health and Welfare (published December 2008)

5. Australian Government, Road Deaths Australia 2007

6. Australia's Health 2008, Australian Institute of Health and Welfare, June 2008, ING Life

7. 'Australia's Health 2008' Australian Institute of Health and Welfare, June 2008

8. 'Multiple Sclerosis – a \$2 billion disease in Australia' Media release by MS Australia, www.mssociety.com.au

Source: Zurich Financial Services Australia
www.zurich.com.au

Refer your Friends & Associates to Integrated Financial... *with confidence*

At Integrated Financial we are keen to provide the highest standards of professionalism, advice and service to our valued clients and also to your family, friends and business associates.

Clients that have referred people to Integrated Financial have done so confidently knowing that all introductions will receive the same level of outstanding service and attention in relation to their personal and business risk protection.

What prospective clients can expect of Integrated Financial:

•	The initial meeting is complimentary and can easily be arranged at a time and place that is convenient.
•	All discussions are 100% confidential, regardless of the prospective client proceeding with Integrated Financial.
•	A copy of "The Integrated Advantage™" that outlines our unique 6 stage process that is utilized as we work together.
•	A copy of the latest Integrated Financial newsletter.
•	We start with a review of what's important to them; in other words, what they value most and then we identify their financial protection risk.
•	After the initial meeting, a detailed report is prepared that identifies strategies and solutions that help protect what's important to them.
•	After their current situation has been reviewed, analysed and our recommendations made, we let them make an informed decision that provides them peace of mind.
•	Should your introduction become an Integrated Financial client, they should expect to receive professional care and service and regular communication from us. We believe it is our responsibility to stay in touch with our clients.

If we can be of service to your personal network of friends, family members or business associates, please feel free to contact Peter Moyle on 08 8279 3333.

Move your body

Regular exercise is vital to both your physical health and mental wellbeing. The human body was not designed to spend 40, 50 or more hours a week sitting behind a desk, yet that is exactly how most of us spend our lives.

Regular exercise will help you to manage your weight, prevent a range of serious health issues such as insomnia, anxiety, depression, hypertension, heart palpitations, loss of libido, aches and pains, exhaustion, cognitive difficulties, anger, and depression. In fact not moving your body long term can lead to the development of almost any disease. Exercising will also provide mental and emotional health benefits, including improved self-esteem, psychological wellbeing and elevated moods all of which help us to perform at our best and cope in life.

One of the challenges with 'doing' exercise is finding the time for it. When we are busy and tired it tends to be one of the first things that we drop from our daily schedules. In Chinese medicine it is said that "to get energy you need to use energy." So at the end of the day if you have not moved your body one of the best things you can do is get out and move your body.

In research we conducted in conjunction with GU Health we found out that 76 percent of people said they had great intentions and said that they would exercise daily but in reality only 22 percent really did. The number one excuse by 71 percent of people was "they did not have not enough time to exercise."

If you are part of that 71 percent what's the best way to bring regular exercise into your daily life? Probably the most important thing, and the key to consistency and success, is to find something that you like doing

so that exercising is something that you look forward to. Recruiting an exercise buddy is a great idea too; you can support and encourage each other in your exercise goals.

The ideal foundation for any exercise program is a combination of cardio and resistance training (lifting weights). Why cardio and weights? Increasing your muscle mass is not about building huge muscles. It's about being toned, fit and strong. And the more you increase the percentage of muscle in your body, the more you decrease the percentage of fat. From my experience pretty much everyone wants less fat and to do this you need to increase muscle. Muscle requires more fuel than fat – which means the more lean muscle you have, the more kilojoules you burn just going about your daily business. Eventually, you'll get to the stage where you don't have to do anywhere near as much exercise to maintain your weight and muscle.

A recent study published in the Journal of Applied Physiology showed that when it comes to burning fat, weight training couldn't be beaten. In the study, thirty active men were randomly placed into one of three groups. The first group ran or jogged, the second group worked out with weights and the third combined both in a cross training program. Fitness analyses taken after the groups had been exercising three days per week for ten weeks showed that the men who lifted weights increased their base metabolic rate by more than 6 percent, while cross trainers increased their metabolic rate by 4.6 percent and the group that ran or jogged didn't experience any improvements in metabolic rate at all.

Remember that effective exercise is about good quality, and secondly, no matter what your current level of fitness, you can set your own pace and build up to higher levels of intensity when you feel ready.

If you have been a little too human lately and have been off track, don't do what most people do and give yourself a hard time about it or guilt trip yourself. Just do something today to move your body, the momentum will build and you will be back in the groove. It's that simple.

Source: Jennifer Jeffries International
www.jenniferjeffries.com



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