



## News:

Financial Protection Specialists



# Integrated FINANCIAL

## Welcome

Welcome to the latest edition of Integrated Financial News. In this edition we feature an interview we conducted with one of our clients regarding a claim.

Integrated News is provided as a service to our business alliance partners and we hope you find the articles featured in this newsletter to be interesting and informative. If you would like any clients or business associates to receive our newsletter, please contact our office and we will happily send them a copy.

Kind Regards, **Peter Moyle**



## Claims

In the last issue of Integrated Financial News we featured an article on the insurance industry claims that had been paid during the 2009 year, which served as a reminder of just how important financial protection is. Unfortunately the value of protection is often not realised until a claim is paid.

In this issue we feature an interview with one of our clients, **Phil Bishop**, which demonstrates the value he places on financial protection.

## Interview with Phil Bishop

### Phil, can you give us a bit of background on your business.

I'm a manufacturers agent dealing with 3 agencies — Rip Curl, Reef and Manta.

I'm lucky I employ some great people and did have to put on another employee while I've been off work. But the business hasn't suffered and is going really well.

The management of the agencies I represent and the retailers have all been very supportive and sent many messages and cards of support.

### How did you find out about your illness?

I generally just wear t-shirts but one night I was putting on a shirt and collar to go out and looked in the mirror and

thought that it didn't sit right. I had a feel of my neck and found a lump.

I went off to the doctor and they took a needle biopsy of the lump and the result of that was that I had Non Hodgkin's lymphoma. From there it was an operation to remove the lump completely and the diagnosis was Mantel Cell lymphoma. The doctors told me not to look on the Internet about it as it was bad news. The specialist discussed my options of what treatment to have and I asked him what he would do if he was in my position. The specialist said he would go for the aggressive treatment which I opted for. I've since had 9 months of treatment.

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## Interview with Phil Bishop

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### How important was having financial protection in place?

It was a saviour. It definitely gives you peace of mind. With the Income Protection it meant I was able to spend time away from the business and recover while still receiving an income. I didn't have to worry about the business or other things. The doctors told me not to go to work or go to the shops because the treatment effects your immune system and they didn't want me to pick up a virus. With the insurance cover I have I was able to go back to work part time if I needed to and the Insurance Company would pay a percentage of my wage but I didn't need to do that. I'm back at work full time now. Stress and worry can be the worst things for your health when you're going through this. The doctors reckon stress can be a major trigger for cancer. The amount of cancers being diagnosed on a daily basis is huge. The treatment that I've had costs huge amounts of dollars. Having critical illness protection was major. It meant that if I couldn't go back to work I was able to walk away. But that wasn't an option. I really enjoy working, I love meeting with my customers.

### Can you explain your claims experience?

I came into your office and met with yourself and Craig. You both went through and completed the claim forms and you took it from there. The people I dealt with at the Insurance Companies were very helpful. I did have a few minor issues but generally everything went okay. You guys have followed things



Peter Moyle, Phil Bishop & Craig Fleming

through and all up I've had a positive experience.

### Why did you choose Integrated Financial as your protection specialist?

Because of Peter. I got introduced to Peter through my sister and we took it from there. I've been with Peter now for about 25 years. I have had other people try and look at my business but have always made the decision to stay with Peter.

### What are the challenges that you now face?

Some days I feel flat and tired so I'm lucky enough just to go home and take it easy. It will take a further 6-12 months to get back to where I was. You lose a lot of muscle mass from having the treatment. Previously I could run between 5-10 kilometres whereas

now I would struggle to run 50 metres. I guess the main challenge is how many years it will take until I get the all clear. I have to have continual checkups. I refuse to let it beat me — I'm not ready to just give in. I've remained really positive throughout my treatment. I really think meditation has helped. You have to be in one with the body. My diet has changed. I steer clear of fatty foods and just drink alcohol in moderation. I am a really positive person and that is a big thing.

It has put things in perspective and there's no point stressing. I think 80% of repairing the body is mental.

### What message would you like to send to our clients?

Everyone should have Income Protection and Critical Illness cover. It gives you peace of mind and you'd be nuts not to have it.

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