



News:

Financial Protection Specialists



Integrated

FINANCIAL

Welcome

Welcome to this issue of Integrated Financial News. We hope you find the articles and features interesting and informative. In this edition we look at claims and reveal some recent statistics. We also feature an article on new ways to keep your brain young. Loan Protection — did you know it can be implemented to eliminate your debts upon death, disablement or a critical illness?

Our last article looks at protecting your financial information.

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 of our newsletter.

Kind regards, **Peter Moyle**



Claims and Statistics

The reasons for initiating risk protection cover are many and varied. From wanting to protect your family's future to protecting your business loans, key people and its very survival should the unfortunate occur.

Last year there was over \$3 billion paid out in insurance claims.

Detailed below is a table showing the claims statistics for the 2008 financial year:

Interestingly not one of these claimants *expected* to claim on their insurance.

Part of **The Integrated Advantage™** is **The Stress Free Claims Solutions Advantage.**

We understand that when you need to make a claim it can be a very difficult and emotional time. We are here to help you in all stages of the claims process. This starts with completing the claim forms with you, to liaising with the Insurer and then delivering the claims cheque to you.

Important Notice: It is imperative that you place your original policy documents in a safe place. They are legal documents and will need to be produced in the event of a claim.

2008 Claims Paid by Product Type

PRODUCT	Death Cover	Total & Permanent Disablement	Critical Illness	Income Protection	TOTAL
\$ PAID	1,642,888,640	370,116,644	334,649,889	697,677,939	3,045,333,112

This enormous amount would not be paid at all if it weren't for the work that is done with consumers, by advisers, to protect family lifestyles and assets and businesses from the devastating effects of death, illness and injuries.

An average **\$12.18 million per working day** was handed over to support Australians.

These statistics are the aggregate from the following companies:

AIA, AMP, Asteron, Aviva, AXA, BT, Commlnure, ING, Macquarie, Metlife, MLC, Tower and Zurich.

Source: *The Risk Store*

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New Ways to Keep Your Brain Young

Trying something new, whether you're navigating a foreign city or a new dance step, can refresh your mood and enhance your brain. And it's easy to do everyday.

The Art of Exploring: Explorers are on a constant search for new knowledge. They're fascinated by the world around them, they are engaged in their everyday lives, and always want to know more.

Why It's Good For You: Exciting new research suggests that new learning and doing the same old thing in a different way can help your brain stay healthy and young. Boring is not only well, boring, it is also potentially harmful to the long term well-being of your brain. In several new scientific studies, people who do not engage in regular learning activities throughout their lives have a higher incidence of Alzheimer's disease.

Keeping Your Brain Young: The brain is like a muscle. The more you use it, the more you can continue to use it. New learning makes new connections in the brain, making you sharper and efficient; while no learning actually causes the brain to disconnect itself. Unlike a muscle, however, the brain gets easily bored and requires new and different challenges to stay healthy. Once the brain really learns something, such as the way to work or how to navigate the streets of Venice, it uses less and less energy to accomplish the task. To keep the brain active it needs a constant stream of new challenges.

Try Something New: New adventures, new sites, and new skills encourage brain health. By working to keep your brain young, every thing else in your life will feel better as well, including your mood, memory, flexibility, social skills, and judgment. Here are three fantastic ways to do it.

1. Foreign Immersion

Going on a cooking vacation to Italy, unless you have done it several times before, is a perfect way to keep your brain young. Travel to new lands, especially ones filled with fascinating history and sites, keeps the brain learning and working at optimal efficiency. In addition, going to different cultures often involve a new language, which really pushes the linguistic and memory centres of the brain. If you also add another skill, such as cooking, as long as you do not drink too much wine, there is even a greater benefit. Alternatively, consider travelling to a new city nearby, watching a foreign film, going to an international restaurant, or listening to new music also exposes the brain to new experiences. New learning enhances cells in the hippocampus, a part of the emotional and memory centre of the brain.

2. New Paths

A simpler, cheaper exercise closer to home is to start taking new and different ways to and from work each day. Going the same old way each time puts the brain on automatic pilot, which does nothing positive for it. Look for ways to vary your commute or drive. For example, rather than only taking the highway, take some side streets from time to time to see new neighbourhoods. New navigation routes enhance the brain's parietal lobes, which are involved in direction sense. Driving the scenic route home may help to decrease your stress level, which will have a global positive effect on the brain.

3. Move It

Exploring new exercises are perhaps one of the most powerful ways to keep the brain young. My favourite exercise for the brain is dancing. Exercise, by itself, boosts blood flow to the brain and helps keep it young. When you add in a coordination exercise to music, such as learning a new dance step, it boosts the cerebellum and temporal lobes, which are two of the major processing and learning centres in the brain. It gives the brain an extra boost. But go light on the wine spritzers — drinking ruins the positive effect.

Source: Daniel G. Amen, M.D.
www.amenclinic.com

Loan Protection

It is important that we bring to your attention the types of cover that is available to you and why you should consider implementing it. Many people are unaware that they are able to use risk protection insurance to eliminate debt upon their death, disablement or a critical illness.

Personal loans, bridging loans, home loans, mortgages, credit cards, lines of credit, hire-purchase, interest-free purchases — it doesn't matter what you call it, it's debt and many people have plenty of it. It pays for homes, cars, clothes, furniture, and children's education. It helps provide a lifestyle most wouldn't be able to afford simply on cash.

Almost always, when you borrow money, the lender requires a personal guarantee or some form of security for the loan. And unfortunately, when you die, the debts don't die with you.

A common clause in mortgage (or loan) documents is that the loan becomes immediately repayable if the borrower dies or becomes disabled. Often the immediate repayment of the loan is not feasible, and it could necessitate the sale of the underlying asset to repay the lender. When this asset is your family home or your business, your dependants could be in the unenviable position of either trying to re-finance the loan or downgrading their residence or selling the business!!

A cost-effective solution is to use financial protection to provide a payment upon death, permanent disablement or the occurrence of a serious medical condition, to help eliminate the debt.

How does the strategy work?

The first step is to calculate your total debts. Don't be surprised if this is a large number — it's better to know this now rather than later. It's a good starting point to identify the level of cover that you need to clear your debts.

The next step is to work out, with our help, the events for which you want to be covered. For this strategy the most common form of protection is for death, but you should consider cover for total and permanent disability and/or the occurrence of serious medical conditions.

The benefits

- Clearing your debts allows the full value of your assets to be passed onto your dependants.
- The cost of implementing a protection strategy may be only a fraction of what you, your family or business could stand to lose.



Protecting Your Financial Information in Cyberspace

Consumers are conducting financial transactions in cyberspace more and more frequently. Consequently, they may become vulnerable to tracking, hacking, identity theft, phishing scams, and other online risks. While nothing can guarantee complete safety in cyberspace, much can be done to understand and minimize your exposure to risk.

Here are some basic ways to help maintain privacy on the web:

Understand privacy policies. Before conducting any financial transactions online, carefully read the privacy policies of each institution with which you plan to do business. Find out how the business intends to maintain and secure your financial information. If you don't understand the legal jargon, ask questions. You can always email or call a business and request a simplified explanation of its privacy policies.

Avoid using easily decipherable PINS and passwords. When deciding on PINS, passwords, and other log-in information, avoid using your mother's maiden name, your birth date or your phone number. Avoid other obvious choices, like a series of consecutive numbers or your post code. Also, avoid using the same PINS and passwords on multiple sites. Then, if your PIN or password is discovered on one site, the others will remain secure.

Look for secured web pages. Use only secure browsers when shopping online to guard the security of your transactions during transmission. There are two general indicators of a secured web page. First, check that the web page url begins with "https." Most urls begin with "http;" the "s" at the end indicates that the site password will be encrypted before being sent to a third-party server. Second, look for a "lock" icon in the window of the browser. (It will not be in the web page display area.) You can double-click on this icon to read details of the site's security. Be cautious about providing your financial information to websites that are not well known.

Larger companies and well-known websites have developed policies to protect the rights and financial information of their customers. So, resist the temptation of providing personal information to companies that are unfamiliar to you.

Keep your operating system up-to-date.

High-priority updates are critical to the security and reliability of your computer. They also offer the latest protection against malicious online activities. When your computer prompts you to conduct an update, do it as soon as possible.

Use updated antivirus software and spyware.

Viruses and spyware are two kinds of potentially malicious software from which you need to protect your computer. Keep both your antivirus and your spyware programs updated regularly.

Keep Your Firewall Turned On.

A firewall helps protect your computer from hackers who might try to delete information, crash your computer, or steal your passwords or credit card numbers. Make sure your firewall is always turned on.

Do Your Homework.

To learn more about securing your computer and protecting your personal information, privacy violations, identity theft, phishing scams, and more, visit www.getnetwise.org, www.onguardonline.gov, or www.wiredsafety.org. These websites provide valuable information to help you protect your private information when conducting financial transactions online.

While maintaining anonymity on the web can be challenging, it's important to protect your financial information and the financial information of your family. In time, more protective measures will be established so you can feel more assured that your financial information will be protected from unknown third parties. In the meantime, it is up to you to safeguard your financial information through education and awareness.

Source: MDRT Insights