



## News:

*Financial Protection Specialists*



# Integrated

FINANCIAL

## Welcome

Welcome to the latest issue of Integrated Financial News. We hope you find the articles and features interesting and informative. In this edition we look at keeping your financial protection cover up to date and my presentation at MDRT in Vancouver, Canada. We test your skills with a play on words and look at the importance of eating breakfast.

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 happily send them a copy.

Kind regards, **Peter Moyle**



## Life is always changing... is your cover keeping up?

It's nice to know you're covered. It's one of the reasons you took out financial protection in the first place. But does your cover still fit the way it did when you bought it?

It's easy to forget that your financial protection needs change as your life and circumstances do. Every time you increase the size of your business, your mortgage or your family, your financial commitments increase with it. Likewise, as your business circumstances, career or income changes your insurance should reflect your changing lifestyle.

Financial advice is valuable because your circumstances are unique. When you're talking about life insurance, your need for cover is dictated by your income, your debt levels, your lifestyle expectations — things that can be quite different from those of your

business associates, friends and family. Likewise there are different types of life insurance policies to suit different types of people. Most people and businesses need a combination of a number of different cover types to ensure they're adequately protected for the short and long term. Individuals and families may require Death Cover, Total and Permanent Disability, Critical Illness Cover and Income Protection Cover whilst business owners may also need to look at Key Person Protection, Business Succession and Loan Protection.

It is important to engage a financial protection specialist who can help you with the right types of cover in a structure that's tax and cost effective — both now and as your circumstances change.

If it has been a while since you had a review of your cover, it might be worth calling Melissa Kerr on 8279 3333 and making an appointment.

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## Speaking in Vancouver

As many of you are aware Peter Moyle regularly presents to conferences, business groups, associations and the financial services industry within Australia and overseas on practice management ideas and the benefits of financial protection.

In June of this year Peter had the privilege of addressing an international audience of leading financial advisers from across the globe at the MDRT Annual Meeting. Leading advisers travelled to Vancouver, Canada to learn, exchange ideas and experiences, reconnect with friends and to be inspired.

Peter's presentation outlined the business strategies he personally implemented to transform his practice from one that offered a broad range of financial, investment and protection services — to a high performing and rapidly growing specialist provider of risk protection solutions.

Peter's MDRT Annual Meeting presentation addressed the following key components for a successful business transformation —

- The value of innovation and specialisation
- Successful business strategies
- The power of differentiation
- Positive relationship strategies

Peter believes that by focusing on your unique abilities and individual marketplace offering, differentiates your practice in the marketplace. This is of benefit to the business by attaining higher levels of client satisfaction and retention. Clients and centres of influence then feel confident in referring business associates, family and friends.

Peter's presentation was well received by the audience. His passion and commitment to the financial protection industry is evident with one adviser commenting that Peter was dynamic, methodical and probably one of the best after sales professionals that she had ever met.



*Peter Moyle presenting at 2010 MDRT Annual Meeting in Vancouver*

Snippets of Peter's speaking engagements can be viewed and listened to via our website

[www.integratedfinancial.com.au](http://www.integratedfinancial.com.au)

Source: Joe Perri [www.joeperry.com.au](http://www.joeperry.com.au)

# Play on Words

In this quarter's newsletter we have incorporated a few play on words. Can you work out what phrases the following word placements create? (find the answers on the back page)

To help get you started, here's the first answer:

1.	Man Board
Answer: <b><i>Man overboard</i></b>	

7.	Knee Light
Answer:	

## Now can you work out the rest?

2.	Stand i
Answer:	

8.	ground Feet feet feet feet feet feet
Answer:	

3.	R e a d i n g
Answer:	

9.	he's   himself
Answer:	

4.	r Road a d
Answer:	

10.	Ecnalg
Answer:	

5.	Cycle Cycle Cycle
Answer:	

11.	THINK
Answer:	

6.	0 Bsc. Msc. Ph.D.
Answer:	

12.	Ababaaabbbbbaaaabbbbab abaabbbaabbb...
Answer:	

## Breakfast

The Dietitians Association of Australia encourages all Australians to start the day with a healthy breakfast. Eating breakfast contributes in many ways to good health and nutrition.

### Some facts about the importance of breakfast

- Breakfast eaters are more likely to be of normal weight compared to non-breakfast eaters
- Breakfast helps you get to and stay at a healthy weight
- Breakfast improves alertness, concentration, mental performance and memory
- Research has shown as many as one in four children go to school hungry
- Those who skip breakfast are more likely to snack on less nutritious food during the day, resulting in them eating more fat, which contributes to weight gain
- Breakfast can help to improve a person's mood. People often get tired and irritable when they miss breakfast.

Breakfast eaters eat more essential nutrients such as carbohydrate, dietary fibre and certain vitamins and minerals. It has been shown that if breakfast is missed, the nutrients normally provided by breakfast are not replaced during the rest of the day.

### Ideas for breakfast

A healthy breakfast is one which provides a variety of foods, is low in fat and high in carbohydrates.

- A bowl of high fibre cereal, like wholegrain or wholemeal varieties, with low fat milk and sliced fresh fruit.

- A delicious smoothie made from low fat milk, fresh fruit, yoghurt and honey.
- Fresh fruit and yoghurt with some wholegrain or wholemeal toast. Bircher muesli with a variety of fruits and nuts added.
- Pancakes topped with fruit and yoghurt.
- Poached or boiled eggs on wholegrain or wholemeal toast with a glass of fruit juice.
- An omelette made with added vegetables such as onion, mushrooms, spinach and tomato.
- Wholegrain or wholemeal muffins topped with asparagus, tomato and low fat melted cheese.
- Raisin toast spread with ricotta cheese and a piece of fruit.
- Wholegrain or wholemeal toast with a variety of toppings such as avocado, baked beans, tomatoes, peanut butter (or other nut spread) and a piece of fruit.

One of the common reasons that people don't eat breakfast is that they don't have enough time before heading out. Healthy eating does take a bit of forward planning, so here are some tips that might make it easier for you to fit breakfast into your day:

Keep a supply of healthy wholegrain cereals in the house, these are quick and easy and very nutritious.

Take some snack size cereals to work. Many of these cereals can be eaten in the box with milk added!

Several companies are making quick and easy breakfast drinks with added vitamins, minerals and fibre. These could be an occasional alternative when you are on the go.

Source: Dietitians Association of Australia [www.daa.asn.au](http://www.daa.asn.au)  
[www.healthyweightweek.com.au](http://www.healthyweightweek.com.au)

### Answers to Play on Words

1. Man overboard
2. I understand
3. Reading between the lines
4. Cross road
5. Tricycle
6. Three degrees below zero
7. Neon light
8. Six feet underground
9. He's beside himself
10. Backward glance
11. Think big!
12. Long time no 'c'

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