

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 report on recent insurance claims and statistics and we take a look at Mens Health and "Movember". We also test your knowledge on Christmas Carols.

We will soon be enjoying the Festive Season and on behalf of us all at

Integrated Financial, we would like to wish you and your family a very Merry Christmas and a Prosperous and Happy New Year.

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**



Claims and Statistics

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

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

Detailed below is a table showing the claims statistics for the 2009 financial year:

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

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

Whilst close to \$3billion was paid out in insurance claims it is interesting to note that Australia has proved to be one of the most underinsured nations in the developed world. While many people wouldn't think twice about insuring the full value of their car or home, when it comes to life insurance 60% of families with dependent children do not have enough insurance to cover household expenses for a year if the family breadwinner was to die. (IFSA/TNS Protection Gap Research, 2005)

With an abundance of information available, people are still relatively uneducated on the topic of insurance. Financial protection is an integral part of any wealth creation strategy. For further information, please speak with Peter Moyle.

2009 Insurance Claims Paid by Product Type

PRODUCT	Term	TPD	Critical Illness	Income Protection	TOTAL
\$ PAID	1,295,441,898	385,834,952	385,471,081	735,581,496	2,785,149,159

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 illness and injuries.

An average **\$11.14 million per working day** was handed over to support Australians.

These statistics are the aggregate from the following companies:

AIA Australia	AMP	Asteron	AXA	BT	CommInsure
ING	Macquarie	MLC/Aviva	Tower	Zurich	

Source: *The Risk Store*

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Mens Health and Movember

Each year “Movember” is responsible for the sprouting of moustaches on thousands of men’s faces in Australia and around the world, with the sole aim of raising vital funds and awareness for men’s health, specifically prostate cancer and depression in men.

It raises awareness by prompting private and public conversation around the often ignored issue of men’s health.

Cancer is a leading cause of death in Australia with more than 43,000 people expected to die from cancer in 2010.*

One of the most worrying aspects of prostate cancer is that it can develop without men experiencing any symptoms.

Every year, around 18,700 Australian men are diagnosed and more than 3,000 die of the disease, making prostate cancer the second largest cause of male cancer deaths, after lung cancer.

Prostate cancer occurs when some of the cells of the prostate reproduce far more rapidly than in a normal prostate, causing a swelling or tumour. However, prostate cancer cells eventually break out of the prostate and invade distant parts of the body, particularly the bones and lymph nodes, producing secondary tumours, a process known as metastasis.

Provided appropriate treatment commences while the cancer is still confined to the prostate gland, it is possible to “cure” it. The possibility of cure is the main reason why early diagnosis is critical.

All men should be aware of their risk of the disease and consider being tested for it regularly from age 50 onwards, or from 40 onwards if there is a family history of prostate cancer.

Prostate cancer facts: †

- One in 9 men in Australia will develop prostate cancer in their lifetime.
- Prostate cancer is the most common cancer in Australian men and is the second most common cause of cancer deaths in men.
- The chance of developing prostate cancer increases:
 - As men get older
 - If there is a family history of prostate cancer. eg. A father or brother diagnosed with prostate cancer.
- Early, curable prostate cancer may not have symptoms. While younger men are less likely to be inflicted, they are more likely to die prematurely from it.

Big steps have been taken towards changing the attitudes and habits relating to men’s health around the world but there is still much to be done to catch up with the women’s health movement. Via the moustache, “Movember” aims to continue to provoke conversation each year, with a view to breaking down long standing barriers and habits.

If you or one of your family members was diagnosed with a serious illness such as prostate cancer, wouldn’t you want to have protection in place? Taking out Critical Illness protection can help ease the financial concerns for you and your family.

Don’t wait until it’s too late – get the right insurance cover for your needs now.

Sources

<http://au.movember.com>

<http://cancer.org.au/aboutcancer/FactsFigures.htm> *

<http://www.prostate.org.au>

<http://www.prostate.org.au/prostate-cancer-related-statistics.php> †

Are women happier than men?

In keeping with our “Movember” theme and raising awareness around men’s health issues it is interesting to note that according to a study by the Mental Health Association of New South Wales, in a survey of 309 people, 64% of women reported feeling happy, compared to only 46% of men.

Everyone has different things that make them happy. One of the main reasons the women scored higher on the happiness scale was due to the higher frequency of social interaction they have with their friends as opposed to men who only occasionally see their friends. It would appear that the level of social interaction is an important contributor to your mental wellbeing.

Generally speaking, people of both genders tended to be happier if they:

- **Make time to see their friends**
- **Always eat a meal with their household members**
- **Take an interest in current affairs**
- **Go to community events and festivals**
- **Participate in a community-based club (e.g. sporting, hobby, association etc)**

We can all have more happiness if we focus on the right things; here are 7 things to focus more on to boost the experience of happiness and other positive emotions in your life:

- 1 Meaningful goals
- 2 Real priorities rather than apparent urgencies
- 3 Living a healthy life
- 4 Concentrating on what you have rather than on what you don’t have
- 5 Friends and other people
- 6 Your innate strengths and positive attributes rather than weaknesses and limitations
- 7 Solutions rather than problems

Getting more connected and involved with others can improve self esteem, increase a sense of belonging and protect against anxiety and depression.

Sources: <http://www.mentalhealth.asn.au/wellbeingdocs/ResearchstudyMHApreliminaryreportFRIDAYFINAL.pdf>
<http://www.thehappinessinstitute.com/blog/article>

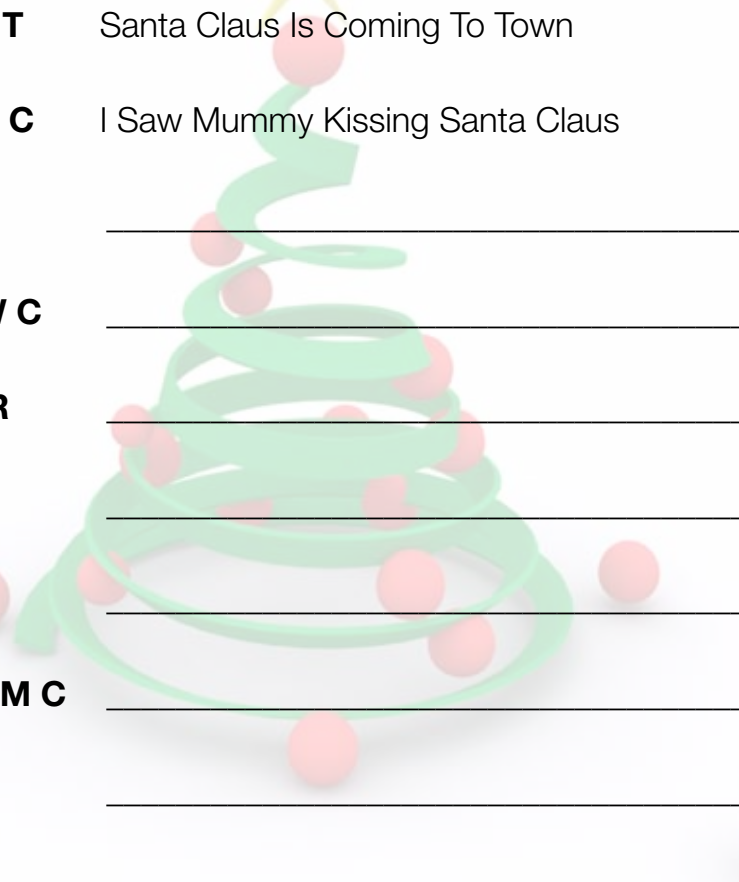
Merry Christmas Quiz

Can you name these Christmas Carols?

Christmas is only just around the corner and here is a quiz to get you warmed up for the festive season.

Name these Christmas Carols.

The clues are the first letters of the words in the titles of the songs.

- 
- 1 S C I C T T** Santa Claus Is Coming To Town
 - 2 I S M K S C** I Saw Mummy Kissing Santa Claus
 - 3 J B** _____
 - 4 I D O A W C** _____
 - 5 R T R N R** _____
 - 6 A I A M** _____
 - 7 S N** _____
 - 8 W W Y A M C** _____
 - 9 T F N** _____
 - 10 F T S** _____

Answers

6. Away In A Manager	7. Silent Night
5. Rudolf the Red Nosed Reindeer	8. We Wish You A Merry Christmas
4. I'm Dreaming Of A White Christmas	9. The First Noel
3. Jingle Bells	10. Frosty The Snowman

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