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Cancer Statistics

In NSW in 2002

There were 30,448 new cases (16,522 male and 13,926 female) of cancer excluding basal and squamous cell skin cancers

There were 12,338 deaths (6,908 males and 5430 females)

Four sites accounted for 59% of new cancers in males:

- 24% Prostate
- 13% Colorectal
- 12% Melanoma of skin
- 10% Lung

Four sites accounted for 58% of cancers in females:

- 29% Breast
- 13% Colorectal
- 9% Melanoma of skin
- 7% Lung

Source: Asteron

Protecting You and Your Family

Integral to sound financial planning is the protection of your financial future and that of your family. The most effective investment strategy can prove fruitless if it does not include a financial recovery plan and you become ill, have an accident or die.

For many of us, the ability to earn an income is one of our most valuable assets and your financial plan will be largely based on your income earning capacity.

What if your income suddenly stopped: how exposed would you, your family, your investments, savings and future plans be?

A temporary interruption to your income earning capacity can have devastating, long term effects on your lifestyle and that of your family.

Some unexpected events can emotionally traumatic and, while such events are usually unforeseeable, you can make sure that added financial pressure does not increase the burden on you and your family.

During times of illness, accident or death, relevant risk protection policies also indirectly protect your investment strategy and your assets so that such times are not financially devastating, hence unravelling all your hard work.

There are many risk protection policy packages and stand alone policies:

Trauma Insurance

Trauma insurance provides a lump sum payment when the insured person suffers a specified medical condition such as cancer, heart attack major head trauma, severe burns or stroke.

Total Permanent Disability Insurance

Total and permanent disability insurance provides a lump sum payment when the insured person becomes totally and permanently disabled.

Life Insurance

While nothing can make up for the loss of a family member, life insurance allows you to leave a lump sum for your family and dependents to continue to meet ongoing financial commitments. Your financial

adviser can recommend the most tax effective way for you to buy life insurance depending on your individual circumstances.

Business Expenses Income

Business expenses insurance enables self-employed people to cover certain fixed business expenses for each month they are unable to work due to injury or illness. As an example, if you are unable to work for three months, your rent phone electricity bills, advertising and insurance costs, and non-revenue producing employee salaries may be covered by your business expenses policy. Rather than having to pay these expenses with your personal savings, you can have peace of mind that these costs are met and most importantly, that you have a business to go to when you recover.

Income Protection Insurance

Income protection insurance can provide you with up to 75 per cent replacement income if and injury or illness prevents you from working. This can go a long way in maintaining your standard of living while you deal with your illness or injury and ensure your family's lifestyle remains intact. What's more, the premiums for your income protection policy may be tax deductible.

Determining the Right Cover

At different stages of life, we need different levels of cover. As we age, for example, cover against the risk of certain illnesses may become more important. On the other hand, while we are younger, our financial plans may be more vulnerable to an interruption in our income stream. Ideally you will never experience an unexpected event or trauma, however in case you do, you can have peace of mind that you and your family will be looked after.



getting you from **a** to **b**



Case Study

Simon, a 51 year old accountant, is married with two teenage children.

During a routine medical examination and subsequent test, Simon's doctor discovered that he had bowel cancer.

Simon stopped work immediately and underwent surgery. His private health insurance allowed him to choose a hospital and surgeon, with the recommendation of his doctor.

Although Simon had stopped working, his income protection policy provided him with 75 per cent of his gross income*, which he used to cover many of his family's ongoing living expenses.

Simon had adequate death cover through his superannuation fund, however, several years prior to being diagnosed with cancer, Simon's financial adviser had recommended he purchase a trauma protection policy.

In addition to receiving the benefit from his income protection policy, Simon's trauma protection policy provided a lump sum payment of \$200,000 when he was diagnosed with cancer. This payment allowed Simon's wife to take three months off work to care for him and meet some of the costs and household expenses while he was unable to work.

Simon continued treatment for several months and made a complete recovery. He was eventually able to return to work.

***Net of business expenses but before tax.**

Source: Aviva

Because Long-Term Disability Can be Devastating

It could be a friend, neighbour, your children's school teacher, a work colleague or even a relative but at some stage most of us hear about someone who has had a serious car accident or suffered sickness or injury that has left them permanently unable to work.

No matter how careful you are, long-term disabilities can occur and they can be devastating.

Consider for a moment what would happen if you could never work again. Would you be able to meet your financial commitments while maintaining your quality of life?

The day to day cost of living does not disappear if you become totally and permanently disabled. Rather, you may be faced with additional medical and recovery costs like rehabilitation costs.

One way to protect yourself is by taking out Total and Permanent Disablement (TPD) insurance. This is sometimes offered as a stand alone benefit, however it is usually an option on Term Life cover. It provides a lump sum payment should a person suffer a sickness or injury which leaves them totally and permanently disabled.

TPD claimants often find this payment useful to cover things like home modifications, hiring home care services such as nursing or clearing any debts.

Some leading financial services organisations, have recently introduced a new Stand Alone TPD insurance policy which allows you to hold TPD without having attached death cover. Let's look at an illustration of this policy in action.

John had been working as a self-employed builder since completing his apprenticeship.

When he turned 33, John went to a financial adviser to discuss his financial future. As a part of John's wealth protection, his financial adviser recommended that he take out a Stand Alone TPD policy. This policy would provide a lump sum benefit should he suffer from a sickness or injury that would permanently prevent him from working as a builder.

A year ago, John was involved in a serious car accident causing severe damage to his right hand. The injury was such that John would never be able to work as a builder again. John had 'own' occupation TPD cover and was paid a lump sum benefit under his Stand Alone TPD policy. He used this to clear his mortgage, replace his income and pay for the unexpected costs associated with his disability.

Speak to your financial adviser about TPD insurance to see if it suits your individual circumstances. Together with your adviser you can create a wealth protection plan that suits your specific situation and ensure you're covered against the unexpected. You should consider the relevant product disclosure statement before you make any decisions to acquire a product.

Source: Asteron



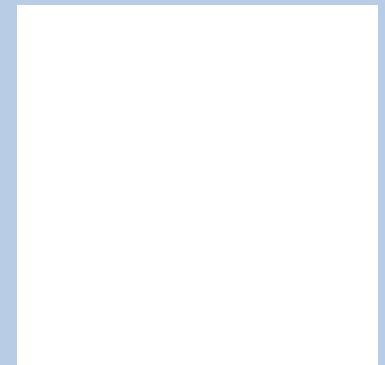
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The company has offices in all capital cities throughout Australia as well as an extensive regional network. Our highly skilled and trained consultants will assist you in determining the financial strategy that is right for you.

List of services:

- Wealth Accumulation
- Superannuation/Rollovers
- Retirement Planning
- Mortgage Elimination
- Shares and Property
- Fixed Interest and Cash
- Tax Planning
- Finance Services
- Home Mortgages
- Business Planning
- Risk Insurance
- Corporate Superannuation

Your local Professional Investment Services office is located at:



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