



3rd Quarter 2006

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Perspective

"The one important thing I have learned over the years is the difference between taking one's work seriously and taking one's self seriously. The first is imperative and the second disastrous."

Margot Fonteyn

Involvement

"Tell me and I forget. Teach me and I remember. Involve me and I learn."

Benjamin Franklin

Responsibility

"I believe life is a series of near misses. A lot of what we ascribe to luck is not luck at all. It's seizing the day and accepting responsibility for your future."

Howard Schultz

Prostate Cancer: The Silent Killer

Prostate cancer is a disease in which cells of the prostate gland become abnormal and start to grow uncontrollably, forming tumours. It is the second most common cause of death from cancer, after lung cancer.

Who is most at risk?

Prostate cancer is more common than many people think, affecting 13% of Australian men at some stage of their lives. If there is no family history, a man has a one in 12 risk of developing prostate cancer during his lifetime. The risk increases where a first degree relative (brother or father) has been diagnosed with the disease.

What are the symptoms?

Unless the cancer is very aggressive, the majority of people are symptom-free in the early stages of the disease and have no idea there's anything wrong. Later stage symptoms tend to be present as irritative or obstructive urinary problems. Unless the cancer is confined to the prostate gland, a cure is unlikely.

How is it diagnosed?

Unlike breast cancer screening techniques, detection of prostate cancer is often an invasive and uncomfortable process - no doubt why most men don't include it in their routine health check-ups. Screening can include:

- Serum Prostate Specific Antigen (PSA) test (0-4ng/mL is considered normal);
- Digital Rectal Exam (DRE);
- Biopsy.

PSA test results within the normal range don't rule out the presence of cancer - which is why a DRE is still needed. Where the PSA reading is outside the normal range, the doctor will order a biopsy. A PSA reading greater than 10ng/mL usually indicates the presence of cancer.

Who should get tested?

The risk increases with age - why the Urological Society of Australasia recommends that men aged between 50

and 70 visit their doctors regularly for a PSA test and DRE. Where there's a family history of prostate cancer, they encourage testing from as early as age 40, especially where other lifestyle and risk factors are present.

Can it be prevented?

The following lifestyle factors are thought to reduce the risk of prostate cancer:

- Reduced-fat diet;
- Exercise;
- Increased levels of selenium and vitamins A,C,D and E;
- Soy protein consumption.

Regular screening remains the only effective way to ensure early detection of the disease, which increases the likelihood it can be successfully treated.

What triggers a Trauma claim payment?

Most Trauma definitions use 'TNM' classifications to define the cancer's severity. The T1 stage which does not usually produce any symptoms and cannot be felt by exam, is often excluded. (For older men, treatment at this stage usually involves careful follow-up or surgical removal.) By T3 stage, the cancer has spread outside the prostate and the exclusion no longer applies.

Source: Zurich

Protecting What You Have Worked Hard to Achieve

Could you afford to take a couple months of work without pay? If you are self-employed, could your business survive if you're not around to run it?

Half of Australians over the age of 30 will suffer a major illness that can lead to a long-term disability, and consequently, a long-term loss of income. Would you take the chance that the one-in-two would not be you? If this were statistics for a house fire or theft you would not hesitate to take out house and contents insurance. But how many of us really think about organising insurance to protect our major source of income and wealth creation - ourselves?

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



With the right kind of insurance cover, you can protect your wealth and future earning potential. Insurance can play a vital role in helping you construct an integrated financial solution that gets you where you want to go, safely and securely.

It's important, however, to get the features and benefits you want at a cost that suits your budget. Today there exists comprehensive personal and business insurance solutions that can offer the choice and flexibility necessary to build the cover that's right for your individual situation.

The most common component of a risk insurance solution is life insurance. How it works is simple – in the event that you die, your beneficiaries (spouse, children, business partners, whoever is nominated) will receive a lump sum payment. This could be any amount up to millions of dollars to cover all loans and debts you may have and the future well being of your loved ones.

Income protection provides income replacement options to protect your lifestyle, assets and independence if you suffer illness or injury. They will provide a monthly benefit of up to 75% of your income while you are unable to work.

Trauma insurance protects you from serious medical conditions and illnesses. You will receive a lump sum payment if you are diagnosed with or suffer a life-threatening illness, allowing you to concentrate on what you really need to do at this time – your recovery.

Business insurance solutions can cover debt if a partner or owner dies or is so ill they cannot work in the business. It can also be structured to be part of estate planning and the extraction of ownership in a business without the need to sell or wind it up.

Business expenses insurance reimburses overheads and expenses such as salaries, rent and utilities while you are off work.

With professional advice you can examine and choose any combination of the above four types of risk insurance to supply an overall solution that meets your particular needs.

Remember, you can't protect yourself against every hazard in life. But you can take sensible measures to minimise the impact of unexpected, unpredictable, unwanted developments that put your financial future at risk. Talk to your professional financial adviser to understand more about wealth protection.

Source: ING

Family Protection: Failure to Top Up Life Insurance

When people take out a life insurance policy, generally their aim is to look after their family financially should the worst happen to them.



Life insurance is a long-term commitment but when major life changes occur, you need to review your cover. At different stages of your life, your cover should be increased or decreased in light of changing circumstances. Yet an analysis of new business placed with a major life company over one month shows that only three per cent of premiums relate to increases in life cover.

The birth of a child brings immediate and future financial demands. People need to recognise the importance of increasing their life cover to cope with their additional commitments.

People should also consider their life insurance when they purchase a new home and increase their mortgage or any other debt. In the case of untimely death or permanent disability it is important that the policy holder's family is able to pay off any major debts and eliminate financial stress at such a difficult time.

A mortgage is both a financial and emotional strain if it can't be paid off following the death of a loved one. An insurance policy should at the very least provide enough money to pay off the mortgage – as well as other debts.

Similarly, if the breadwinner dies there can be a significant burden on the surviving partner and their children. How will the family pay for education, transport, holidays and the like of living on a limited Government pension? What if it is the mother of the children who passes away or is disabled – how will the father be able to afford full care?

People need to be aware of all the threats associated with not increasing their life insurance when their personal circumstances change.

Source: Aviva

About our services:

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

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