



September 2019

Welcome to the latest edition of our client newsletter! We've included a mix of articles designed to share our insights and experiences, we hope you enjoy reading them.

If you would like to discuss any of the issues raised in this newsletter, please don't hesitate to contact us.

In the meantime, we hope you enjoy the read.

Agent For Life

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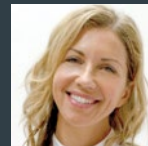
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By Teresa Cutter
– The Healthy Chef

This article is brought to you by TAL, in partnership with Healthy Chef aiming to inspire healthier, happier lives.

Why you need a health check – even if you think you're healthy

Even if you exercise a few times a week, sleep well, and eat healthily, it doesn't mean you don't need a health check. Despite our best intentions, things don't always go to plan – like an unexpected health issue or emergency.

Whether you're single or have a family, if you want to live a long and healthy life, the important thing to take care of is you. If something were to happen, it should be dealt with quickly and properly to avoid unnecessary extended time off which could affect your personal and professional life, and overall quality of life.

If you're in your 30s or 40s, some health checks to consider include blood pressure, cholesterol, testicle checks (men), breast self-checks (women), Type 2 Diabetes Risk Assessment, mammogram (women) and Cardiovascular Risk Assessment.

If you're in your 50s or 60s, you'll need to do the same checks as in your 40s, plus a bowel cancer screening, prostate cancer screening (men), Osteoporosis Risk Assessment, as well as a visual and hearing impairment test.

Even if you do come out with a clean bill of health, a regular health check should

be part of your plan for preventative health. Regular health checks will also give you peace of mind and the chance to build a relationship with a doctor that you can trust.

Looking after yourself is one of the most important things you can do. It's also worth reviewing your health cover annually to see if you're making the most of the coverage you're paying for. If you don't have health insurance, remember it could protect you financially for all types of situations – from having your tonsils removed, breaking your leg, or sports injuries. It also reduces wait times for many types of treatment and provides all types of benefits towards a range of non-hospital treatments such as dental, physio, optical and remedial massage.

Even if you think you're healthy or don't think you need the cover just yet, it's likely that you're going to need it, and the peace of mind you'll get from knowing that you're covered is invaluable.

Super C Immune-Boosting Juice

Citrus fruit such as oranges, mandarins, grapefruit, lemons and limes are an excellent source of vitamin C, which helps maintain the body's defence against bacterial infections. Carrots contain vitamin A precursors called carotenoids (beta-carotene) that help promote vision and support a healthy immune system. Ginger helps to boost immune function and combat cellular damage. Curcumin is the active ingredient in turmeric, that works as an anti-inflammatory, antioxidant and antibacterial.

Ingredients (serves 1)

- 1 whole carrot
- 2 oranges, peeled
- 1 1/2 lemon, peeled
- 1 slice of ginger
- 1 slice of turmeric

Method

Use a juicer to extract the juice from the carrot, oranges, lemon, ginger and turmeric.

Drink immediately and enjoy the healing benefits.

+ Notes and Inspiration

Substitute pineapple for the oranges. Add 1 teaspoon of Healthy Chef Natural Immune Support.

Disclaimer: The above health and medical information is general information only and is not a substitute for advice from a qualified medical or other health professional.



Ways to improve your work-life balance

In what has become an increasingly connected world, where we can be contacted at all times of the day and night, pretty much anywhere in the world, the pressure to be available at the drop of a hat can be considerable.

But just because we have the means to always be available doesn't mean that we always should be, far from it.

In an increasingly competitive workplace, we can often feel obliged to go above and beyond what should reasonably be expected of us in order to advance our career, or simply even keep our job. But this approach does neither you nor your employer any favours, as there is a strong possibility that it will ultimately lead to burnout, or at the very least, low employee morale and personal difficulties. But by taking a few easy steps, you can achieve the optimum work-life balance that most of us crave.

Establish boundaries (and stick to them!)

Chances are, the more available you make yourself, the more people will take advantage of that. If you get into the habit of responding to emails and phone calls in your personal time, it will quickly become an expectation that you do so.

Avoid this by leaving your emails alone once you leave the office. They will still be there for you in the morning. Don't be afraid to turn your phone off either, or at least stop answering work calls or

calls from numbers you don't recognise, and soon enough people will get the message that your out of office time is your time, and will stop impinging on it.

Take advantage of flexible workplace options (or make a case for them if there are none)

While it is not possible for all professions to work remotely, it is eminently possible for most of us to have at least some degree of flexibility in how, where and when we work.

For those of us with children, pets, or a long commute, working from home can be a great way of restoring some balance to your working week and getting more things done, both for yourself and your employer.

If there are no flexible work options currently in place where you work, make the case for them with your boss. If you can demonstrate that it will be mutually beneficial to introduce flexible working practices, chances are they will be open to the idea. And if they are not, maybe it's time to consider another employer that will respect your needs and be more flexible.

Get organised!

A good way of getting your day off to a flier and improving your chances of getting home on time is to use any spare time you have during the day, or at the end of the day, to write a to-do list for the following morning.

Another organisational trait to save time is to lose the clutter! If you have a tidy workstation with everything clearly marked and stored, you will save yourself lots of time hunting around for those bits of paperwork you can never find under a mountain of other stuff.

Don't lose sight of your priorities

Remember why the vast majority of us work in the first place – to keep a roof over our head, pay the bills, and generally provide for ourselves and our family. Family should always come first, and work second. If we lose focus of that, we could end up hurting our relationships with the ones we love the most, then what are we working for?

A common fear is that if something happened to us, we wouldn't be able to continue to provide for our family, but with Income Protection Insurance, you can rest assured that if you do happen to fall ill or suffer an injury, you will still receive a steady income to cover all your ongoing expenses.

Have some fun, and have it often

Lastly, never lose sight of the idea that life should be fun, so set aside plenty of time to see that show, go to that sporting event, read that book, take that holiday, meet with friends and have quality time with your family. Life is for living, so live it well.

The good news about cancer survival rates

Thanks to continued research and advancements in modern medicine, the outlook for people diagnosed with cancer has improved. And with long-term survival now a reality, it's important to consider the cost of managing an illness over the long-term.ⁱ

Cancer survival rates are improving

Although The Cancer Council Australia reports that cancer will affect one in two of us in our lifetimes,ⁱⁱ the Australian Cancer Research Foundation indicates that cancer survival rates have gone up by more than 20% in just a few decadesⁱⁱⁱ.

CEO of Cancer Council Australia, Professor Sanchia Aranda, says "Today, around 68% of individuals diagnosed with cancer survive at least five years, which is more than 20% higher than cancer survival rates in the 1980s."

Professor Aranda explains that, "The main reason for the increase in cancer prevalence is that we are living longer in general and more people with cancer are surviving."

Though it's important not to forget the cost of the treatments that are helping Australians achieve these positive outcomes. While many people assume that Medicare and private health insurance will cover these costs completely, you will still be responsible for gap payments and many of the costs associated with ongoing treatments, which you may need to cover while taking time off work to recover. For this reason, it's worth considering Critical Illness cover, which provides a lump sum payment on diagnosis and the freedom to make choices about your treatment should you become ill.

To help you consider this cover further, it's helpful to look at the big picture and the notable medical advances around some of Australia's most common cancers – breast, bowel, prostate and melanoma.

Screening programs benefit breast and bowel cancer patients

"Breast cancer...now has a five-year survival rate of 90%, and higher for those diagnosed early," says Professor Aranda.

"This is due to screening programs and public awareness that aids early detection, and a steady stream of research funding."

Screening programs that support early identification and treatment have also helped bowel cancer five-year survival rates rise to 69%, up from 50% since the 1980s.^{iv} As Professor Aranda says, "This program has the potential to save tens of thousands of lives over the coming years by detecting the early stages of bowel cancer, but ultimately more Australians over 50 need to take the test for us to see the full benefit."

In NSW for example, in 2015 only 35.1% of people participated in screening according to the Cancer Institute NSW.^v But, if found early, your chances of being treated successfully are higher.

Early detection increases survival from melanoma and prostate cancer

Prostate cancer, the most common type of cancer in men, has seen one of the biggest increases in survival rates. Today, there's a 95% chance of living at least five years following diagnosis, up from 58% 30 years ago according to the Australian Government's Cancer Australia statistics.^{vi}

And every Australian knows the dangers of melanomas of the skin. However, although it's vital to follow the Cancer Council's advice around sun safety, the Australian Government Cancer Australia page reports that advancements in treatments mean five-year survival rates are now around 90%.^{vii}

Overall, the news is good: while the prevalence of cancer is still on the rise, we're treating it more effectively and living longer as a result. And while ongoing treatments are delivering positive results, putting yourself in a position where you can make choices about your treatment and manage the financial impact of an illness is a sensible approach. The

lump sum payment provided by Critical Illness cover can give you peace of mind and options in the event of an illness, meaning you can focus your full attention on returning to good health.

What does the future look like?

The long-term outlook is positive: over 65% of cancer patients will survive for five years and many will go into permanent remission according to the Cancer Council.^{viii}

So, what can we expect the future to look like? "As a cancer charity it's certainly Cancer Council's vision that cancer will become a more manageable disease in the future," says Professor Aranda.

"With strong prevention messages, three key screening programs, constantly evolving research and some of the best cancer care in the world, our vision of a cancer-free future is achievable."

Planning for a financially-stable future

An increase in survival rates means we need to be prepared to manage illnesses financially as well as physically.

When you have spent so long building financial stability, it's important to make sure it's protected for the long-term – and that requires planning.

Critical Illness cover policies can vary according to individual circumstances – we can help you discover the option that's right for you.

Thanks to Professor Sanchia Aranda, CEO of Cancer Council Australia, for taking the time to speak to us.

i <http://www.cancer.org.au/news/media-releases/australian-cancer-prevalence-exceeds-1-million-new-estimates.html>

ii <http://www.cancer.org.au/about-cancer/what-is-cancer/facts-and-figures.html>

iii <https://www.acrf.com.au/support-cancer-research/cancer-statistics-australia/>

iv <https://bowel-cancer.canceraustralia.gov.au/statistics>

v <https://www.cancerinstitute.org.au/cancer-plan/performance-index/bowel-screening-participation-rates-and-numbers>

vi <https://prostate-cancer.canceraustralia.gov.au/statistics>

vii <https://melanoma.canceraustralia.gov.au/statistics>

viii <http://www.cancer.org.au/news/media-releases/australian-cancer-prevalence-exceeds-1-million-new-estimates.html>