

The Josman Bulletin



It's all about you...

Certified Quality
Advice Practice 

Movember highlights trauma protection

November is now firmly established as Movember - a great way to raise awareness of men's health issues and a timely reminder of the importance of trauma protection.

You know its Movember time again when strange facial growths start appearing on high streets and in offices around the country. Movember participants, or Mo Bros, spend Movember growing and grooming their facial hair - specially their moustaches. The annual charity event is a great way to raise money and Australia's awareness for men's health issues such as depression and prostate cancer.

Men tend to be less aware of health issues in general and are reluctant to see a doctor about an illness or go to for regular medical checkups.

Depression affects one in six Australian men and many sufferers don't seek help*. And every year more than 20,000 Australian men are diagnosed with prostate cancer, with almost 3,300 dying from the disease+.

Case study: Greg's cancer shock:

Greg works as a builder in Brisbane. Aged 47, he is married with two children and considers himself to be in the prime of his life.

Two months ago, Greg began to experience problems when urinating. It wasn't until one night when he noticed blood in his urine that he decided to visit the GP for an examination.

His GP explained that while his urine sample was normal, the blood test revealed that he has a high level of prostate specific antigen. Greg's GP referred him to a urologist and he was advised to have a prostate biopsy.

The biopsy results confirmed that he had localised T1c prostate cancer. The cancer was confined within the prostate and had not spread to the other tissues.

Greg has now undergone brachytherapy treatment and should make a complete recovery. Fortunately, 18 months before being diagnosed with cancer Greg and his wife had discussed insurance policies with a financial advisor. The advisor has recommended Greg purchase a Trauma Insurance Plus Plan with a sum insured of \$300,000.

Greg therefore received a lump-sum payment of \$300,000 when he was diagnosed with prostate cancer. The insurance payment meant he didn't have to worry about taking time off work or paying for out-of-pocket recovery expenses.

Trauma protection - a helping hand:

With rapid movements in modern medicine, many trauma sufferers like Greg can expect to survive and recover to enjoy full lives.

Trauma insurance can help you pay essential bills and maintain your quality of life following a traumatic event.

If you think trauma insurance is something you should consider then please contact us. We can help you determine how much cover you need to provide for you and your family if you're unable to work due to a trauma.

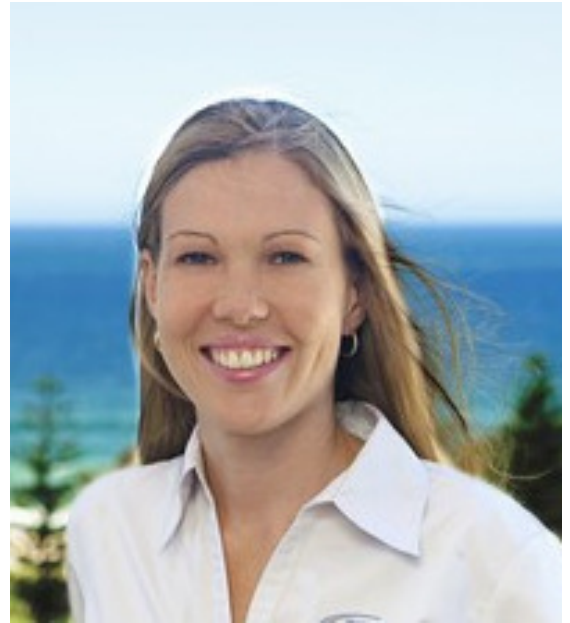
*http://www.beyondblue.org.au/index.aspx?link_id=89.578

Who supports you



Jenny O'Malley
Financial Planning Manager

Jenny is the pinnacle of every Financial Planning file. Responsible for all the processing and implementation, Jenny will be there to help any inquiries you may have about the status of your file.



Teresa Yardi
Admin Manager/ Paraplanner

Teresa provides the foundation behind the research of each Financial Planning file resulting in the development of the complex Statements of Advice, whilst ensuring all administrative functions are operational.



Timothy Brown
Business Development Manager

Tim is multi-skilled by undertaking all compliance processing and also all marketing requirements including the monthly newsletter.



Paris Clarke
Receptionist/ Junior Administrator

Paris is the friendly voice always keen to help with your inquiries. Paris works hard at ensuring each file is presented systematically and all administrative duties.

Cancer Shock

Insuring against a cancer shock

Cancer is a devastating illness - not just for the person who suffers from it, but also those around them.

When cancer strikes, money is usually the last thing on anyone's mind, but once the dust settles, the financial stress caused by cancer can be much greater than expected and may even lead to new problems.

Sarah's story:

Working as a primary school teacher in regional New South Wales meant that Sarah led a hectic life. At age 46, with two small children and a class of Grade 4s during the week, there was rarely a dull moment.

Sarah had visited her local doctor for a pap smear. Three days after the screening test, her GP had called to say the test had returned an abnormal reading and that she was referring Sarah to a specialist gynaecologist in Sydney.

The following week, Sarah took a day off work and drove to Sydney. The specialist arranged for a biopsy and explained that the results would reveal whether cancer was present. The results confirmed the presence of abnormal cells on her cervix with a 'CIN 3 grading'. The specialist explained that this was a pre-cancerous growth that had been picked up at a very early stage.

Sarah would need a minor operation to remove the area where the abnormal cells were present, followed by a pap smear every six months for the first two years. If the results were normal, she'd then have check-ups annually. The good news was that she'd more than likely make a complete recovery.



A year before Sarah's initial screening, she'd discussed her insurance needs with her financial adviser. Her adviser recommended a Trauma Insurance Plus Plan with a sum insured of \$200,000.

Once Sarah was diagnosed with the early stages of cervical cancer, she notified her insurer and received a lump sum payment of \$20,000. The insurance payment meant she didn't have to worry about taking time off work or the cost of travelling to and from Sydney for appointments, allowing her to focus on her treatment and getting better.

With rapid improvements in modern medicine, many people who suffer a trauma such as cancer, heart attack or stroke can expect to survive and recover to live long into the future.

Trauma insurance can step in to provide a financial helping hand and help you to maintain the quality of your life, in the event that you suffer from a traumatic event.

For further information about trauma insurance to suit your needs, please call our office on **5554 4000**.

Note: The sum insured is \$200,000 so Sarah would be entitled to claim 10% of the benefit (\$20,000) for this Trauma event based on having purchased a Trauma Insurance Plus Plan

The Josman Offer

PROTECT YOURSELF:



Life Insurance—Who will pay your debts off if you or your spouse were to die?

Trauma Insurance—With Cancer and Heart Attack cases on the rise would you like your family to be fully covered financially?

Income Protection—If your income stops due to injury of illness, who pays the bills?

Business Insurance—Many businesses wouldn't be able to survive if one of the key employees died.

PROTECT YOUR WEALTH



Achieving wealth is hard enough for most people, but to have your investment money reduced due to market volatility is extremely disheartening. Consider placing a *protection* around your investments where your money is **GUARANTEED!**

PROTECT YOUR RETIREMENT



You have spent all your working life putting money aside for retirement, but will you have enough? This money will need to last you for another 30 years? Protecting against the market down turns is a very effective way of securing your financial longevity.

Our qualified financial Planners will review your existing insurance cover , performance of your superannuation and more importantly your overall objectives and look for opportunities to reduce your costs and achieve better growth.

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Call our office today—**5554 4000**

Refer a friend today!

Complimentary financial plan valued at \$1,500 for every referral*.

Name: _____

Address: _____

Contact No.: _____ **Email:** _____

Referred by: _____ **Ph:** _____

*Referred clients must proceed with obligation free financial plan to be eligible. Entries close 30 November 2010. Winners notified in person. One entry per referral. Resort nominated by Josman Financial Group. Details to be returned to Josman Financial Group, P.O. Box 876 Broadbeach Qld 4218.

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