



# Life Story

At 59, Kevin\* was diagnosed with prostate cancer. Thankfully his Trauma cover meant he could focus on his recovery...

Kevin and Lisa live in Melbourne, VIC and have been married for over 33 years.

They have known their financial planner Ben since 1978, when Ben first helped Kevin ensure he was adequately insured; "It was back when I was getting married and in the process of buying a house that I started to think more seriously about insurance." Since then, Ben has been providing Kevin and Lisa with ongoing guidance on their financial planning needs. "The relationship with your planner is very important. He knows your family, what your income is, what your dreams are and what you want to do. We have known Ben for a long time and he has been a great support. He's always been there when we needed him. I really didn't have a worry in the world."

In his mid 40s, Kevin started thinking about the health problems that could affect him later in life. After discussing his situation with Ben and the options available to him, Kevin decided to take out Trauma insurance. "It just seemed like a very good thing to do and it was going to give me a lot more security. If I did become ill, I wouldn't worry so much because there would be some protection for Lisa. That was my main concern and that's why I took it out."

Results from a routine health checkup in August this year revealed that Kevin had prostate cancer. Kevin had to undergo treatment immediately. "It was an absolute fluke that I found out about my problem. My doctor gave me a blood test and it showed up there. The scary thing was that I had no symptoms."

In a short space of time Kevin was suddenly faced with a major life changing event. He was off work, undergoing treatment and having to come to terms with his condition. Lisa was also at home providing Kevin with full-time care. At least they didn't have to worry about money, Kevin and Lisa received the money from Kevin's trauma benefit which helped them pay off outstanding bills, reduce their personal loan and cover the extra medical bills from Kevin's treatment. And they still had some left over to keep planning for their retirement. "It has helped ease the pressure tremendously. Once the bills were cleared, it was a big relief. It took a lot of worry away and I've been able to concentrate on my recovery and focus on going back to work."

Two months later, Kevin is recovering well and has started back at work on a part-time basis.

\*Details of person have been changed to protect privacy.

*"Most people just want peace of mind. Having money worries does wear you down, especially if you are constantly paying things off. It will eventually start affecting your physical and mental health."*



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