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### Stroke Facts

- A stroke occurs every 11 minutes in Australia
- Approximately 44,000 Australians suffer a stroke each year, with strokes being the leading cause of long-term disability in adults.

Source: *CommInsure*

### Trauma Facts and Statistics

- For males with cancer related trauma claims, bowel cancer (17%), prostate cancer (12%), and skin cancer (10%) are the most preventable
- For females with cancer related trauma claims, breast cancer (54%), skin cancer (7%) and bowel cancer (5%) are the most preventable.

Source: *CommInsure*

## Alzheimer's Disease

### What is it?

Alzheimer's Disease is the major cause of dementia. It accounts for 70% of all cases!

The term dementia describes the symptoms of a number of illnesses that cause the progressive decline in a person's everyday functioning.

Symptoms of dementia can include a loss of:

- Memory;
- Intellect;
- Rationality;
- Social skills; and
- Normal emotional reactions.

It is a progressive, irreversible disease that attacks brain cells and kills them. As brain cells die, the substance of the brain shrinks. Abnormal material called "tangles" builds up in the centre of the brain cells and plaques outside them. This causes messages within the brain to be disrupted and prevents the memory, for example, from recalling information. Memory of recent events is the first to be affected, but as the disease spreads, long-term memory is also lost. The disease also affects many of the brain's other functions and consequently, many other aspects of behaviour are disturbed.

In its early phases, the symptoms can be subtle, but as the disease progresses, the changes become more dramatic until, in the last stages, the person may need constant nursing care.

As yet there is no prevention or cure for Alzheimer's Disease.

### How it can affect you

As each person who suffers Alzheimer's is different, so too is the way the disease progresses, depending on the areas of the brain affected. Symptoms will vary from person to person. A person suffering with Alzheimer's Disease may also find that their level of disability may fluctuate in severity from day to day or even within the one day.

These symptoms may include:

- Persistent and frequent memory difficulties, often associated with personality change such as aggression or obsessiveness;

- Taking longer to do routine tasks;
- Inability to process questions and instructions;
- Loss of manual skills;
- Loss of memory of well-learned information and skills; how to dress, eat, walk and when to sleep;
- Deterioration of social skills, forgetting well-known people and places; and
- Loss of language skills.

Ultimately the condition deteriorates to the point where the person is incapable of caring for himself/herself independently and requires 24 hour care.

Adults between the ages of 60 and 64 years have a 1 in 100 chance of suffering this brain disease – if they have no immediate family history.

In 1998, it was estimated that approximately 2000 persons in Australia under the age of 60 years had dementia.

During the next 40 years the incidence of Alzheimer's or a related dementia is predicted to increase by 254% in Australia.



### Who is involved in treatment?

A general practitioner will usually be the first person involved in assisting with the diagnosis and treatment of a person suffering some form of dementia. A referral to a neurologist who specialises in brain disorders will often follow. A full physical and neurological examination will be performed along with other intensive tests to identify the condition.

Caring for someone with dementia is emotionally and physically demanding so health professionals including nurses, physiotherapists, speech therapists, occupational therapists and social workers

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



will often be needed to assist in their care. In the later stage of this disease, many sufferers may need to be placed in a specialised nursing home.

### Factors which may increase your risk

A number of risk factors for Alzheimer's Disease are being examined, but three have been established in research studies throughout the world. These are:

- Increasing age – 60 years and over;
- Family history – having two generations or more of close relatives (i.e. parent/sibling or parent/grandparent) on the same side of the family who had the disease; and
- Genetic factors which appear to influence a person's susceptibility.

However, in most cases of Alzheimer's Disease, no risk factors can be identified.

### Facts to know

- Dementia is the fourth biggest killer of adults after heart disease, cancer and diseases of the respiratory system;
- 51% of people with moderate to severe dementia live either in their homes or in the home of their carer;
- Over 162,000 Australians in 2002 had been diagnosed with dementia (0.08% of Australians);
- People as young as 40 can get Alzheimer's Disease;
- From age 65 to 74, about 3% of people have Alzheimer's;
- From age 75 to 84, about 19% of people have Alzheimer's;
- Alzheimer's affects 47% of people aged 85 and older; and
- Over 580,000 Australians will have dementia by mid-century, 2.3% of the population.

Source: AXA



## Trauma Insurance

### A helping hand when you need it most

No one likes to imagine a tragic event happening to themselves or their loved ones. But trauma is an unfortunate reality for many Australians. Conditions such as cancer or stroke, and tragic events like major head injury and the loss of limbs, can befall any of us and alter our lives forever. The expenses associated with such trauma can cause additional

problems that compound the situation. While there is not a great deal that can be done to prevent the initial emotional and physical shock, a Trauma Recovery Insurance Plan can ensure you and your family are financially secure.

### Underinsured and under-prepared

As a nation, it has been well documented that Australians are not well covered. In fact, only 22% of us have life insurance. When it comes to trauma insurance, the statistics are worse, with only 2% of Australians actually owning cover. This statistic is particularly low when you consider that in the UK, the provision against trauma is taken up by between 12 and 15% of the population.

So, why is it that Australians seem unprepared for the possible financial burden of trauma?

The answer is multi-faceted: some people miscalculate their insurance coverage and others tend to view it as a luxury. Interestingly, it has been shown that once people understand the true nature of this risk they are keen to insure themselves adequately.

### The right protection for you

Trauma insurance is one of the many personal insurance plans available, including life insurance, income protection, total and permanent disability (TPD) insurance and business expenses insurance. While there is some crossover between products, each is designed to mitigate certain happenings.

Trauma Recovery insurance provides a lump sum in the event you suffer from a defined traumatic event, such as cancer, heart attack or major head injury. It is designed specifically to help cover the expenses associated with such events. It can assist in paying for expensive recovery and rehabilitation costs, pay to refit your home with wheelchair access, enable your partner or family member to reduce their work hours to care for you or can be used to provide an ongoing income stream for you in the future.

Thanks to modern medicine there is no doubt that people are living much longer, even upon diagnosis of a 'life threatening illness' or after having been involved in a traumatic accident. More than 80% of heart attack sufferers will survive and 50% of people diagnosed with cancer are expected to live longer than 5 years. But, while patients and victims are clearly benefiting from the advancements in medical technology, it is often their financial situation that suffers irreparably.

Source: AXA

## 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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