

But 'it won't happen to me'

As we well know, death, disease and injury can affect any of us at any time whether we are young or old, fit or unfit. These statistics show that it can definitely 'happen to you'.

1 The odds of a business partner dying or becoming totally disabled.

Number of partners	Chance of 1 partner dying before aged 65 ¹	Chance of 1 partner dying or becoming totally disabled before age 65 ¹
2 partners	35 in 100	52 in 100
3 partners	47 in 100	67 in 100
4 partners	57 in 100	77 in 100
5 partners	66 in 100	84 in 100

- 2 You have a more than 60% chance of being disabled for more than 1 month during your working life, and a 1 in 3 chance of being disabled for more than 3 months⁴.**
- 3 In 2007/8 there were 425,949 hospitalisations due to injury or poisoning². Of which 83,214 involved a 'high threat to life'.**
- 4 61% of adults are overweight or obese². Obesity increases the risk of many conditions, including cancer, heart disease and diabetes.**
- 5 The prevalence of diabetes has trebled over the last 20 years². There are estimated to be over 800,000 diabetics in Australia. Diabetics are 5 times more likely to have a stroke and 10 times more likely to have a heart attack.**
- 6 There are 60,000 strokes each year², (an average of one every 10 minutes). 42.5% of strokes result in 'core activity restriction' (disability).**
- 7 1 in 5 people aged 16–85 have experienced a mental disorder at some time in any 12 month period².**
- 8 684,000 people are estimated to have chronic heart disease².**
- 9 Cardiovascular disease is the leading cause of death amongst females of all ages (36.5%). Leading cause of death for females aged 25–64 is cancer².**

- 10 By the time a male reaches age 85 there is a 1 in 2 chance they will have been diagnosed with cancer at some point³ (1 in 3 for females).**
- 11 Around 108,000 new cases of cancer are diagnosed each year, (more than the capacity of the MCG) and there are 109 cancer related deaths every day³.**
- 12 Cancer is the leading cause of death amongst males of all ages² (32.3%). The leading cause of death for males aged 25–44 is accidental injury/poisoning and for males aged 45–64 is cancer.**
- 13 Between 1982 and 2007 there was a 200% increase in the number of new cancer cases diagnosed³. Over the same period the population grew by around 30%.**
- 14 Smoking is estimated to cause 20–30% of all cancers³.**
- 15 Nearly 20,000 new cases of prostate cancer, 14,200 cases of bowel cancer, and 12,500 cases of breast cancer will be diagnosed this year³.**
- 16 Survival rates are increasing for most types of cancer, with the exception of pancreatic, lung and brain cancers³. The 5 year 'relative survival rate' for all cancers is around 58.4% for males and 64.1% for females.**

Risk protection is an important part of any financial plan. So to protect your loved ones from financial strife due to accident or illness call:

Adviser*: RI South East Queensland

Office:

Office number: 1800 065 151

* Authorised Representative of RI Advice Group Pty Ltd

1. Zurich Mortality and Morbidity Calculator 2004.
 2. Australia's Health 2010, Australian Institute of Health and Welfare, December 2010.
 3. Cancer in Australia, an overview, Australian Institute of Health and Welfare, December 2010.
 4. "Interim Report of the Disability Committee" Institute of Actuaries of Australia 2000.

Source document: Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich). This information is dated 1 February 2011 and is derived from sources believed to be accurate as at this date, which may be subject to change.