

September 2012

THORNERS NEWSLETTER



Thorners

22-26 Main Street

Upper Hutt

04 528 8088

www.thorner.co.nz

denis@thorner.co.nz

peter@thorner.co.nz

maree@thorner.co.nz

Thorner Financial Services can provide:-

- Life Insurance
- Health Insurance
- Income Protection
- Home Mortgages

Thorner Investments can provide:-

- KiwiSaver
- Savings & Investments
- Home Equity Release

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- Home , contents & vehicle insurance
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This month is **Blue September**—the Prostate Cancer Foundation’s national awareness campaign.

Prostate cancer is one of the leading causes of cancer deaths in New Zealand, but it is curable if you get to it early enough. Blue September encourages men to ditch the “she’ll be right” attitude and take responsibility for their health.

When it comes to treatment, men with prostate cancer face some important decisions - this is where we come in. Medical and trauma insurance give men and their families the financial freedom to make the best choices for their health. Our role is to talk to our existing clients and potential clients (your friends, family or work colleagues) about the risks and the solutions that are available.

Here is some key information about prostate cancer:

The facts*...

- Every year over 500 men die in New Zealand of prostate cancer.
- In New Zealand, prostate cancer is the most common cancer in men. About 2,500 new cases of prostate cancer are diagnosed each year.
- 1 in 10 NZ men will get prostate cancer in their lifetime. Some will need treatment and some will live with it, however don’t take any chances.
- Men with a family history of prostate cancer have a higher risk; that is, if the father, an uncle or a brother has had prostate cancer.
- Testicular cancer is the most common cancer affecting men between the ages of 15 and 35, but the disease also occurs in other age groups, so all men should be aware of its symptoms.



Prevention

Maintaining a healthy lifestyle (healthy eating, exercising, not smoking, avoiding alcohol and sun protection) is the best way to prevent cancer; however there are factors beyond your control such as age and family history.

From age 40 men should get an annual prostate cancer check – starting with a simple blood test.

Treatment

The type of treatment for prostate cancer will depend on a number of factors.

The cost of treatment also varies. Prostate removal surgery can cost between \$10,000 - \$12,000, and prostate brachytherapy (radiation treatment) can cost between \$21,000 and \$25,000.**

Protection

The statistics speak for themselves. When it comes to illnesses such as cancer it pays to be protected.

Medical Cover provides funds for access to a private hospital and the treatment you need. It allows you to bypass the public hospital waiting list and it covers the cost of expensive surgery and treatments like prostate removal and prostate radiation therapy.

Trauma Cover pays a lump-sum in the event of a major medical trauma such as cancer, heart attack or stroke. You decide how you spend the lump-sum payment; whether it is to cover medical costs and treatment, subsidising lost income, paying for alterations, rehabilitation and home help, paying off the mortgage or going on a holiday.

*Prostate Cancer Foundation New Zealand 2012

** Health Funds Association of New Zealand, 2010.

Update regarding moving Australian super plans back to New Zealand....

There has recently been some progress regarding moving Australian super plans back to New Zealand.

If you are interested in receiving more information please contact Peter by email: peter@thorner.co.nz and he will make sure you are updated as soon more details are released.

Call us today to discuss your current financial situation & the protection options available to ensure your long term financial stability. We are available to discuss your insurance & investment needs in what is a difficult time for many of us at the moment. Please feel free to contact us if you have any questions. Our phone number is 04 5288 088 or our personal emails are denis@thorner.co.nz, peter@thorner.co.nz & maree@thorner.co.nz

We look forward to hearing from you soon.

Kind regards Denis, Peter & Maree

The information in this newsletter is of a general nature, so is a class service, not a personalised service. For more information on what it may mean