

Chronicle of a Heart Attack

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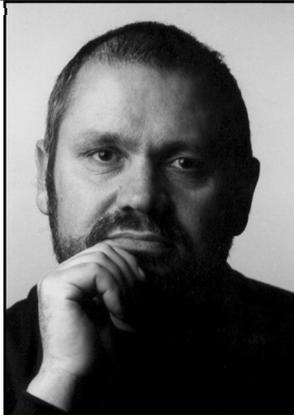
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AN EVENT COMPLETELY UNEXPECTED THANK GOD FOR THE MIRACLE OF LIFE INSURANCE . . .

This testimonial has been written by Tony Case who, with over 26 years of experience as a Financial Planner, unexpectedly suffered a serious heart attack on 10 February 2001 at the age of 46.

His story highlights the value of planning ahead financially, and being adequately insured.

On 10 February 2001, whilst travelling home from a conference in Toowoomba I suffered what I now know to be an acute myocardial infarction (MI for short), resulting in the death of a portion of the heart muscle, and a definite wake up call regarding my lifestyle, diet and future plans. This, as they say, is my story . . .



A very personal story, detailing a health crisis that can happen to anyone, anywhere, at any time.

Heart attack, cancer and stroke are the most common claims made on Trauma Insurance cover in Australia today.

Read how one Financial Planner's own experience changed his life, and gave him a hands-on, upfront and personal view of the value of trauma and disability insurance.

I have spent my adult working life talking about life insurance and the need to protect oneself against the vagaries of life that can cut short even the best laid plans, and bring ruin to even the most ordered of families.

I have chosen to share some of the personal details from my own experiences with you in this booklet. What could have been a financial catastrophe as well as a major health crisis was largely averted by the strategic use of trauma and disability income insurance.

Protecting yourself and your loved ones against such unforeseen events should not be overlooked by anyone.

Feeling Unwell . . .

I now realise I had not been feeling well for most of the year 2000. Being goal-oriented, and of an achieving personality, I foolishly pushed through the tiredness and ignored the symptoms for many months, perhaps even a couple of years. A decidedly stupid thing to do in hindsight, but not something I did consciously or intentionally. It is often hard to change the habits of a lifetime. Squash, my preferred sport, became increasingly difficult and taxing, especially after the first game or two, but I continued to play three times a week right up until the heart attack. I found I sweated a lot more than I should, both on the court and while I slept, but I thought I was fit and healthy, and to all intents and purposes I was - until the 10th of February 2001 revealed otherwise!

The problem for me was that I had few, if any, real risk factors. At 46 I didn't smoke, drank alcohol rarely, had no family history of heart attack, was relatively fit and was not particularly overweight. My cholesterol was 5.9. I had more risk factors for my sore heels, which had spurs, bursitis and tendonitis at the time, but that's another story.

Acute Myocardial Infarction

Before Toowoomba my wife and I spent a week in Surfers Paradise with some friends. There I experienced persistent headaches that wouldn't go away, and dosed myself up with Panadol to overcome them.

The following week our conference in Toowoomba got underway, but I was increasingly tired and needed to

have a sleep every afternoon. The headaches left and were replaced by an unusual back ache which persisted with increasing severity from the Wednesday to Saturday. I put it down to the discomfort of the chairs, which were not particularly uncomfortable in any way, but there had to be a reason, or so I thought.

The burning pain across my whole middle and upper back made me very nauseous by the Friday. It felt as if someone was crushing my spine in a most unpleasant manner. Chest pain is not always the first symptom people have when experiencing a heart attack. To this day I have never experienced any chest pain. Of course, I now know that not all heart attacks include chest pain, but I didn't know this at the time, thus I ignored my symptoms until it was almost too late.

The pain was such that I was able to cope, with some difficulty, but on the trip home on the Saturday I became increasingly agitated by pain. By the time I finally accepted the fact that I might need to go to hospital, which my wife had been intimating for some time, I was in full heart attack mode, having taken seven Panadol's that morning - none of which were having any effect!

In Glen Innes hospital it took the doctor all of 30 seconds to diagnose the gravity of my condition. He injected me with morphine and other unknown substances and put me on two IV's and a bunch of pills. I remember him responding, when I told him morphine made me sick, "Sick or dead? Your choice!" Not really an option when it's put like that, is it?

Hospitalisation

I don't remember too much after receiving the initial medical care, and slept until the following day. I spent six days in hospital, first in Glen Innes and then in Tamworth.

Once the initial scare was over and the realisation hit me that a heart attack had actually occurred, I knew without a doubt that change had to come, and that my old lifestyle of being largely carefree about health issues was over. It was going to be a steep learning curve, with a combination of diet, exercise and lifestyle changes forced upon me that I never thought I would have to deal with. Most of these changes are permanent ones, and I'd like to think I have adjusted to them with good grace, even though I would have preferred it to be otherwise.

Valuable Lessons

To cut a long story short, I now need to be more health conscious than I cared to be before it happened, and have had to make some permanent changes to my diet (low fat), exercise regime (low impact, less strenuous), and lifestyle (less complexity, more delegation, more time out). Saying to people that I have had a heart attack still sounds strange to me, but denial is not something I have a propensity for. The reality is that since this incident has happened, many things have changed - and probably for the better.

It is no longer working harder or faster that counts anymore. It's working smarter, delegating better, spending

time constructively instead of rushing around, and valuing the moment. I still try to make every day count, but I don't feel as driven anymore, which is probably for the best.

Trauma and Disability Income Insurance

Of course, I was well insured and my finances were in order, but if I'd known that a heart attack was on its way when I reviewed all of my insurances the year before, I would certainly have had more trauma cover.

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My wife had been concerned that we were perhaps underinsured, so we increased my own personal life insurance coverage to somewhere around the \$1,000,000 mark. We also discussed disability and trauma cover and I remember saying I could see an unforeseen accident being a concern but health wise I was not likely to have

any problems, and proceeded to leave everything relating to disability and trauma unchanged. A rather short-sighted and stupid attitude in hindsight. It nevertheless seemed reasonable at the time. I now understand why clients think like this so often.

My respective insurers paid out immediately upon receipt of the claim forms and medical information. Due to the serious nature of my condition the income protection paid out a lump sum amount equal to six months claim, allowing me to return to work at any time within this period without jeopardising my claim, which I foolishly tried to do, with grave consequences.

However, because these amounts were received as a lump sum they were tax free, so I was very pleased with that outcome, at least.

Having sufficient funds to pay my bills and provide me with more than adequate income for a year or two took an enormous amount of pressure off me, aiding my recovery significantly. If I had needed to return to work quickly because of financial concerns, it would have been hard, and my recovery would almost certainly have suffered because of it.

I was able to stay home until I was ready to return to work, and returned gradually. A mistake I did make was to return to work too early, and suffered a relapse of symptoms that took me out of the workforce for a year longer than expected. This I did not foresee. Without adequate income protection during this time we would have certainly struggled a lot more financially.

In the initial stages after the heart attack tiredness and back pain dogged me until October 2001 when an angiogram finally found the blocked main artery and a stent was inserted. This procedure (angiogram) was to be repeated twice more before I finally received a complete medical clearance to return to work in April 2003. It has been the longest enforced holiday of my life, and most of it wasn't a holiday at all. Thankfully, I was able to concentrate on getting better. Worrying about money would not have helped me one little bit during this period.

Money can't fix every problem, but without it there are very few problems

that can be fixed when it comes to meeting our need for food, shelter and security, not to mention peace of mind.

I now understand the value of being well insured. ***I am now uninsurable***, but my life and permanent disability insurance continue unaffected, and my income protection is non-cancellable, and will remain in force should I need to use it again.

To not be insured is the height of foolishness, especially if individual household income, generated by personal exertion, is required in the maintenance of the home or business. It doesn't matter whether you are male or female, young or old. If you have an economic value to the household, you need to be insured.

I count myself fortunate that I was well insured. My home is safe, my business is safe, my family is safe, and I returned to work when I chose to, not when my financial needs dictated I had to.

Perhaps I could have been wiser and insured for more. Perhaps I could have been wiser and avoided a heart attack altogether! Hindsight is a great gift, but useless in any practical sense if we can't pay the mortgage, can't pay the bills, and are completely uninsurable in the future. If you care for your own or your family's wellbeing you will review your life and disability insurance, income protection and trauma cover today. Don't put it off. You never know when it will be your last chance to protect yourself or your loved ones from a lifetime of avoidable struggle.

