

THE SOURCE

News & Views From Eric James & Associates Ltd

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LIFE, INCOME PROTECTION,
TRAUMA, MORTGAGE PROTECTION,
& MEDICAL

Returning to work after a disability

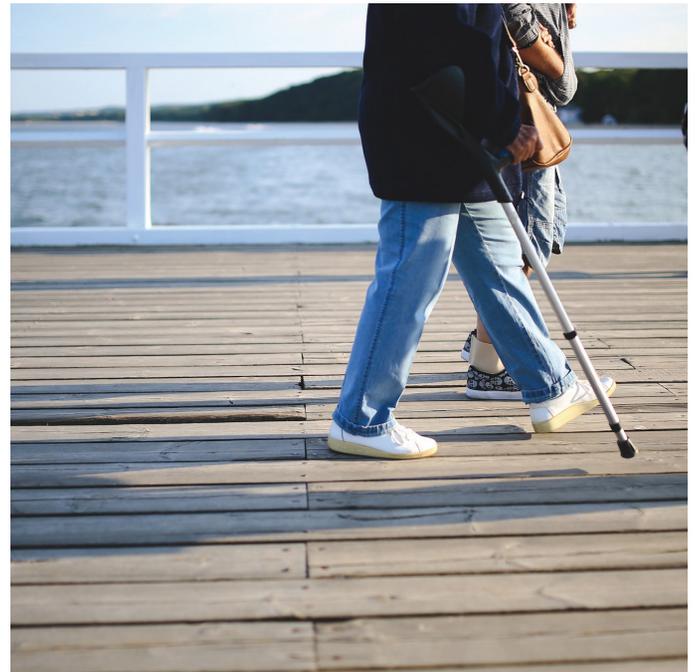
Returning to work after a lengthy health issue can be a daunting prospect. Often a person's self-esteem and confidence have been affected, and a feeling of not having the competence to return. There may be concern about discrimination from others. Fears about going back too soon, having to take on too much, not being able to cope and becoming unwell again, all create a snowball effect.

There is also the fear of what 'other people will think' and what impact a person's absence has had on the rest of their team.

In cases where the absence from work has been for a period of more than a few weeks, it is also very possible that the previous employment has been terminated, which means returning to work involves finding and starting a new job – an anxious time for anyone.

Taking that first scary step back to work is something your insurer is keen to support you with – and not because it lessens the impact on your claim! Getting clients back to their pre-disability lives is the best possible outcome for all parties. Getting your life back on track following a period of illness or disability delivers a powerful mixture of immediate financial, social and self-confidence benefits and also significantly expands the future potential for your life.

For those very unfortunate people who suffer work ending disabilities – going back to work and participating in all the benefits that come from that is a choice we are sure most would love to have, but given this is not the case, at least the financial support from their disability income benefits can help to create a new life.



At Eric James and Associates we believe that having conversations while you are healthy and fully engaged in your usual lives plays a significant role in ensuring we are all on the same page should injury or illness happen to you and your policy kicks in.

We all want the same outcome – for our clients to be financially supported when poor health interrupts your ability to work, to provide you with the time off work needed to fully recover, and then to get back to work as quickly as possible so you can get on with your lives. Talk to your Eric James and Associates advisor today.

Stand up for yourself!

Our bodies are designed to move, not sit. Breaking up sitting time by moving or standing keeps your muscles 'switched on' and limbers up your whole body. When you sit for long periods throughout the day, the large muscles in the leg are 'switched off'. This inhibits your body's regulatory processes such as clearing blood sugar

levels. Prolonged sitting also shortens and tightens your hip flexors and hamstrings and weakens and stiffens the muscles that support your spine. Standing as much as you can throughout the day will contribute to agility, balance and suppleness and protect you against fatigue and back pain or discomfort.



In a financial tight spot? What do you do now?

We've all been there – something unexpected happens and suddenly your budget starts looking a bit too tight for comfort. What can you cut down on? Often, one of the first things that come to mind is something like Insurance. After all, it can seem as if we are paying and paying and not getting anything out of it, right? You may be thinking about cancelling your policy due to costs. But before you make that move, consider the following statistic:

The average age of trauma claimants is 48. However, the average cancellation age for trauma covers is 43.

Those 'average' clients who cancelled and then suffered an illness could have received a payout that would have put their premiums in a very different light – if they had only held on to their policies. Typically, even if you have been paying premiums for 20 years, your total premiums paid pales in comparison to the positive effect that a large lump sum claim can have in the event of a serious illness.

We are aware that premiums can become difficult to pay, especially as you get older.

So what do you do now?

Put down that cancellation letter, stop fretting over your bank statements and give your adviser a call. Let us know if you feel your premium is becoming unmanageable and we can get the ball rolling on a policy review. Your adviser can



take a good look at any life changes that can help to reduce your premium and ensure that the cover you currently have is appropriate for what you need. For example – since you took out your insurance policy, have you: Quit smoking? Changed jobs? Had an improvement in health? Paid off some or all your mortgage?

Even if nothing in your life has changed but your budget, your Eric James and Associates adviser can also help you to consider ways to restructure or reconsider your cover. Talk to us about changing options like premium review periods, payment terms, waiting periods, excesses etc. which can make a dramatic difference to the premium you pay.

Christmas celebration muffins

Getting in ever-so-early this year – these delicious muffins are a treat to share with your colleagues ...

2 cups flour
4 tsp baking powder
2 tbsp brown sugar
60g melted butter
1 cup orange or apple juice
¼ cup yoghurt or milk
1 cup Christmas mince
1 egg



Measure dry ingredients into a bowl, stir to combine. Stir all the liquid ingredients to combine. Stir into dry ingredients and mix until just moist. Spoon mixture into prepared muffin tins and bake at 190°C 15–20 minutes, depending on size.

If you're feeling really festive, top each muffin with a sugar cube soaked in brandy before baking!

Barrel draw winner

Congratulations to recent winners of our Barrel Draw, the Botha family of Torbay in Auckland. (From left) Deon, Cameron, Isabella and Carli, who were presented with their prize by Eric James and Associates advisor Laura Terrey.



Referrals welcome: A healthy business thrives on referrals and we'd like to work with more people like you. If you know of someone such as a family member, friend or colleague – who would benefit by our services, please encourage them to call us on 0800 374 252 or (03) 977 4400

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E ERIC JAMES
& Associates

Head Office, 5/211 Ferry Road, Christchurch, Phone: 0800 ERIC JAMES
(0800 374 252) or (03) 977 4400, Fax: (03) 977 4401, Email: admin@ericjames.co.nz,
Website: www.ericjames.co.nz

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