



WELCOME

Welcome to the latest edition of our newsletter, which we hope you will enjoy. Please feel free to share this with any of your friends, colleagues, family and associates and if you have any matters you would like to discuss, please do not hesitate to contact us.

SPRING DELIGHT - LEMON & GARLIC CHICKEN

Ring the changes with this delicious twist on a classic Sunday roast courtesy of the Heart Foundation's website - not only tasty but good for you which serves 4.

INGREDIENTS:

- 1 tbs extra virgin olive oil
- 1 large lemon, juiced
- 3 large garlic cloves, crushed
- 1 tsp honey
- 4 (125g each) chicken breast fillets, trimmed
- 4 (about 120g each) Desiree potatoes, unpeeled
- 2 tbs flat leaf parsley, roughly chopped
- Salad leaves or steamed vegetables, to serve

INSTRUCTIONS:

1. Combine the extra virgin olive oil, lemon juice, garlic and honey in a bowl. Season with pepper and whisk to combine. Place the chicken on a large plate. Pour over half the lemon mixture and turn to coat. Cover and place in the fridge for 10 minutes.
2. Pierce potatoes with a fork four times. Microwave for five minutes on High/100%, they will still be firm. Remove from the microwave and wrap together in foil. Set aside for 10 minutes.
3. Preheat oven 200°C fan forced. Cut potatoes into chunks and place into large roasting pan lined with baking paper. Drizzle with the remaining lemon mixture. Roast for 20 minutes.
4. Meanwhile, heat a large non-stick frying pan over high heat until hot. Add two chicken fillets and cook for two minutes each side until golden. Repeat with remaining chicken. Place chicken into the roasting pan with potatoes and roast together further five to eight minutes, turning the potatoes occasionally until chicken is cooked through and potatoes golden and crisp.
5. Sprinkle over the parsley and serve with salad or vegetables.



“Life Insurance comes in 2 forms -
One kind that pays when you die and the other pays when you catch what might kill you”



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Industry Stats 2010 - Courtesy The Risk Store

The Risk Store has compiled this table to show the contribution that the life risk industry makes to its policyholders' families and businesses.

2010 CLAIMS PAID BY PRODUCT TYPE

The retail companies whose statistics are included in this table are listed below.

[These figures don't include all the vast amounts that are paid from superannuation funds' group insurance policies for 'early retirements' due to illness, injury and death, so the reality is much more than shown here]

PRODUCT	TERM	TPD	TRAUMA	INCOME PROTECTION	TOTAL
\$ Paid	1,629,150,468	460,930,853	443,736,522	1,033,831,983	3,567,649,826
Number	16,173	5,477	2,531	37,093	61,274

This enormous amount of \$3.5 billion would not be paid at all if it weren't for the work that is done with consumers, by advisers, to protect family lifestyles and assets and businesses from the devastating effects of illness and injuries.

An average \$14.3 million was paid to 245 Australians every working day in 2010. This is what advisers make happen.

These statistics are the aggregate from the following companies:

AIA Australia | AMP | Asteron/Suncorp | AXA | BT | CommInsure | OnePath | Macquarie | MLC | Tower | Zurich

Think on this:

- Not one of these claimants expected to claim on their insurance.
- If these claimants hadn't received \$3.5 billion from insurance policies, where else would they have got that kind of money?
- This is not a one-off statistic: over the last 5 calendar years the total from the retail companies has added up to almost \$15 billion paid to policyholders.

That's a lot of people who didn't ever want to claim – but had to. How glad do you think they and their dependants were, to have been wise enough to take the good advice of their adviser and plan for the unexpected?

YOUR HEALTH

Finally, we would like to share the following article from the Asteron Life Newsletter with you.

Keep Moving For Fitness Benefits - By Professor Gordon S. Lynch

Incidental physical activity, like walking to the mailroom or fidgeting on the sofa, actually contribute more to cardiorespiratory fitness than first thought.



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General Advice Warning

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Although we often focus attention on the benefits of structured exercise for cardiorespiratory fitness, a Canadian study has found that even the duration and intensity of incidental physical activities can make a contribution that counts.

In fact, when performed at a sufficient intensity, the cumulative effects of these incidental activities can also lead to significant benefits for fitness and long-term health.

The researchers defined incidental physical activity as *non-purposeful physical activity* performed during the normal activities of daily living, such as doing housework, climbing stairs or walking around the office.

The purpose of the study was to determine whether incidental physical activities could improve cardiorespiratory fitness, reinforcing the idea that all types of physical activity are beneficial.

Since a large proportion of the population in most developed countries don't participate in structured programs of higher intensity exercise, demonstrating benefits from incidental activities could have important health implications.

The participants were men and women aged 35 to 65 years who were inactive, did not smoke, had an elevated waist circumference and body mass index, and engaged only in incidental physical activity.

Activity levels were determined using an accelerometer, which measured the duration and intensity of the performed movements. The participants wore the accelerometer for a week and then performed a treadmill test to determine their cardiorespiratory fitness.

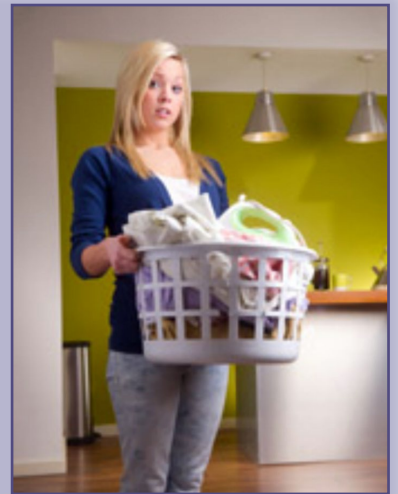
The study found that even non-purposeful activity accrued over the course of a day was associated with higher cardiorespiratory fitness. Although the intensity of the incidental physical activities was a stronger predictor of cardiorespiratory fitness than the duration of activities, the average intensity of the different activities was generally low.

The findings counter the notion that to improve cardiorespiratory fitness, we have to perform physical activity which gets our heart pumping 60 to 70 per cent of our maximal heart rate in bouts of at least 10 consecutive minutes.

The researchers concluded that it was encouraging knowing that if we just increase our incidental activity slightly – perhaps by doing a little bit more work around the house, or regularly walking up an extra flight of stairs, then our health can really benefit in the long-term. Another advantage was that these activities didn't take up a lot of time, weren't difficult to perform and didn't require the use of a gym.

And while it's reassuring that every bit counts, remember that for the best benefits from exercise, you really need to do more. Although the results indicate that incidental physical activity can provide some benefit for cardiorespiratory fitness, structured exercise programs that promote aerobic conditioning, strength, endurance and flexibility are the most effective way to achieve the best health outcomes, including successful long-term weight management.

Reference: McGuire KA, Ross R (2011) Incidental physical activity is positively associated with cardiorespiratory fitness. *Medicine and Science in Sports and Exercise* (in press, July 2011).



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