



## **2019 MDRT Global Conference e-Handout Material**

**Title:** Lessons Learned from Surviving a Critical Illness

**Speaker:** Michael A. Coorey, Dip FP, CFP

**Presentation Date:** Monday: September 2, 2019

**Presentation Time:** 1:30p.m. - 2:30p.m.

**Session Room:** ICC - Grand Ballroom B2

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325 West Touhy Ave.  
Park Ridge, IL 60068 USA




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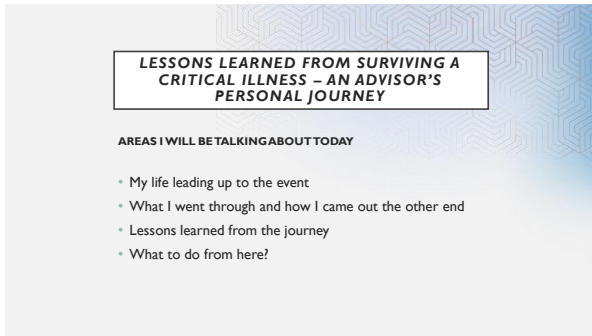
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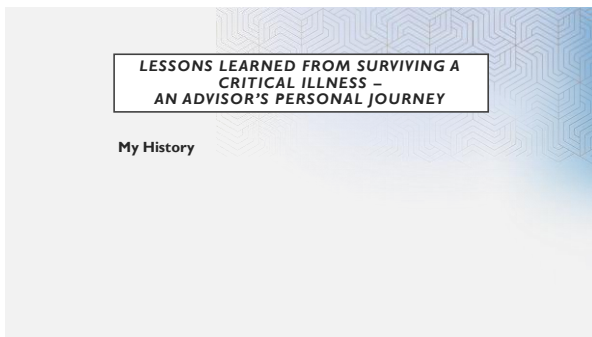
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LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY

The Diagnosis

**SUMMARY**

- 1-8. PROSTATE CORE BIOPSIES
  - Acinar adenocarcinoma (Gleason 4+5=9)
  - High grade prostatic intraepithelial neoplasia.

REPORTED BY: A/Prof Betty Lin (22/08/12)

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LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY

My Claim

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LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY

My Claim

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**LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY**

**My Claim**




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**LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY**

**My Claim**

**Lessons**

- Insurance companies pay out on genuine claims, contrary to media and public opinion. I
- Critical illness cover can help people fulfil their dreams!
- Critical illness insurance can help alleviate financial stress for both individuals and families. As I have said to many, "I'd rather have an illness and money than just an illness without the money".
- One thing I didn't mention was that when I first applied for the policy, back in 2000, the sum insured was \$300k. Over the years, it indexed up to over \$400,000. This was a great outcome – always select this option for your clients, unless they have no reason to do so.

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**LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY**

**The Treatment**

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### LESSONS LEARNED FROM SURVIVING A CRITICAL ILLNESS – AN ADVISOR'S PERSONAL JOURNEY

#### The Treatment

##### Action Point

- If any of you are dealing with any form of mental struggle - GET HELP and speak to someone!
- You can speak to a trusted friend or family member, your Doctor, call Lifeline or Beyond Blue (if you are in Australia).
- I consider it a sign of strength to seek help rather than a sign of weakness. The last time I gave this talk, someone went up to a colleague of mine as told him that he had to talk to someone, and he opened up for the first time about being depressed - that was enough for me! If only one person here today who is struggling and you leave here and ask for help, my talk would have been a success in my eyes.

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### LESSONS LEARNED FROM SURVIVING A CRITICAL ILLNESS – AN ADVISOR'S PERSONAL JOURNEY

#### The Physical and Emotional Rollercoaster

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# LESSONS LEARNED FROM SURVIVING A CRITICAL ILLNESS – AN ADVISOR'S PERSONAL JOURNEY

## The Physical and Emotional Rollercoaster

PROSTATE SPECIFIC ANTIGEN (PSA)				
Request Number	21005040	23351191	21017815	23380434
Date Collected	28 Sep 15	30 Dec 15	24 Mar 16	4 Apr 16
Time Collected	09:34	09:52	10:45	09:38
Total PSA	ug/L	< 0.01	< 0.01	0.01
Total PSA (Arch)	ug/L	< 0.01	< 0.01	0.01

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# LESSONS LEARNED FROM SURVIVING A CRITICAL ILLNESS – AN ADVISOR'S PERSONAL JOURNEY

## The Physical and Emotional Rollercoaster

PROSTATE SPECIFIC ANTIGEN (PSA)				
Request Number	21017815	23380434	23211300	24623952
Date Collected	24 Mar 16	4 Apr 16	21 Jun 16	26 Oct 16
Time Collected	10:45	09:38	11:40	09:00
Total PSA	ug/L	< 0.01	< 0.01	< 0.01
Total PSA (Arch)	ug/L	< 0.01	< 0.01	< 0.01

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# LESSONS LEARNED FROM SURVIVING A CRITICAL ILLNESS – AN ADVISOR'S PERSONAL JOURNEY

## How I Survive(d) the Physical and Emotional Rollercoaster

My Friends

My Family

My Faith

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**LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY**

**Action Points**

- Go back to your clients and review their cover in particular critical illness cover. Take a pen or make some kind of note and write down 5 names of clients that you are going to review within the first month of getting back from the conference.
- When meeting to review your clients, ask questions about their health since you last met. If they have had any operations or health scares. Make it a part of your review process. You don't know what you may find out!

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**LESSONS LEARNED FROM SURVIVING A  
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**Action Points**

- Tell stories - your own where possible. Write your own insurance story book of your experiences with clients and claims - if you can't think of any - use my story!
- Before you allow your clients to cancel or reduce their cover, insist on them getting a full medical check – you never know, you may just help them catch something before it gets unmanageable.

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**LESSONS LEARNED FROM SURVIVING A  
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**Action Points**

- Get personal with clients, be vulnerable
- Take control of your own health management. You need to be the project manager of your own health.

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LESSONS LEARNED FROM SURVIVING A  
CRITICAL ILLNESS –  
AN ADVISOR'S PERSONAL JOURNEY

**Thank you!**

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