

## Suzanne's story

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Suzanne is a Business Process Analyst living in Sydney. In 2011, she was

diagnosed with aggressive breast cancer.

At 49, Suzanne faced a life-changing double mastectomy (removal of both breasts), chemotherapy and radiotherapy. She also had her ovaries and fallopian tubes removed.

And yet, Suzanne is one of the lucky ones: she's fully recovered and had Income Protection through TAL to help her stay afloat financially.

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In 2018, it's estimated that breast cancer will cancer diagnoses make up 13.2% of all

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## A lot can happen in a week...

Suzanne's story began with several months of inexplicably low energy levels, and the discovery of a lump on her breast.

"I used to check it, but I didn't think it was anything. It didn't feel like a round lump, more like a cluster of veins. I just kept my eye on it and kept self-checking."

Erring on the side of caution, Suzanne made an appointment with her doctor. An ultrasound and biopsy revealed cancer in both breasts and Suzanne was immediately referred to a specialist.

"He said, 'Look, you have a four centimetre lump in your right breast and a two centimetre lump in your left. Both are filled with cancer. The spots you can see are all pre-cancers ready to turn. You need to have both breasts removed'.

"I had a cry for a minute or two. He asked when I would like to have the operation done. That was on a Friday. I went to work Monday and Tuesday, took Wednesday off, and had the operation on Thursday."

## The long road to recovery

Suzanne's double mastectomy took place in November 2011.

"90 per cent of me didn't worry about the fact that I had the mastectomy. I knew it had to be done and that was the end of it. It's only sometimes when I put certain clothes on that it affects me. I think 'oh I wish I could fit into that blouse the way I used to.'"

About a month after surgery, Suzanne began a six-month course of chemotherapy. Her hair fell out and she was physically ravaged. "I thought about stopping the treatment, but I persevered."

After the chemo came an extensive radiotherapy program on both breasts, every day for seven weeks.

Testing revealed Suzanne had a genetic predisposition to hormonal cancers, putting her at very high risk of ovarian cancer. She was advised to have her fallopian tubes and ovaries removed.

"I said, 'Anything else you want!?' My chest was red raw from the radiation but I just wanted it over with, so I had the surgery a week after I finished radiation. I was in hospital for two days and after that it was all about recovery.

"I was grateful, I was one of the lucky ones. I remember sitting next to a woman at the hospital who asked how many treatments I had to go. I had another 44. She had over a hundred."



## The value of insurance

Suzanne had saved a considerable amount of sick leave, which let her take extended leave at full pay, but it wasn't enough to cover the entirety of her illness and recovery.

“Brave me thought I'd be back at work within three months... Four months... Six months. You just don't realise what it does to you.”

Suzanne had an Income Protection policy with TAL to fall back on, financial support that made a huge difference throughout her recovery.

“My heart really goes out to those with families, I don't know how they manage. I'm pretty self-sufficient, but I still needed to accept help and I really relied on people.”

Suzanne's policy included a benefit that provided an additional lump sum if the policy holder suffered one of several specified illnesses. Because Suzanne's condition was covered, she received an additional three months of her benefit in advance.

“I was delighted that I was also eligible for a lump sum, and three months of my income! It was just great, such a help!”

**“My heart really goes out to those with families, I don't know how they manage. I'm pretty self-sufficient, but I still needed to accept help and I really relied on people.”**

## Looking ahead

“Between having Income Protection, great doctors and wonderful support from family, friends and work, I recovered.”

After almost a year off, Suzanne returned to work three days a week and is now back full time. Suzanne has built strength and fitness, and her hair has grown back. Today Suzanne has a positive outlook on life and a bright future.

“I'm back on track, the doctors are really happy with me, life's great! I tell everybody I speak to about my journey and that Income

Protection is so crucial. Don't think you can't afford it – it's an investment in your health.”



