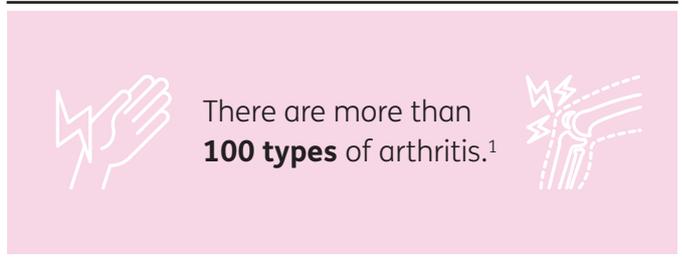
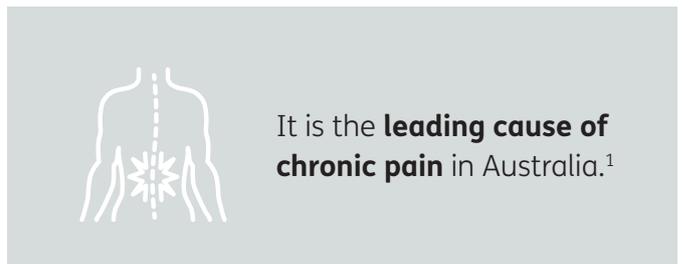
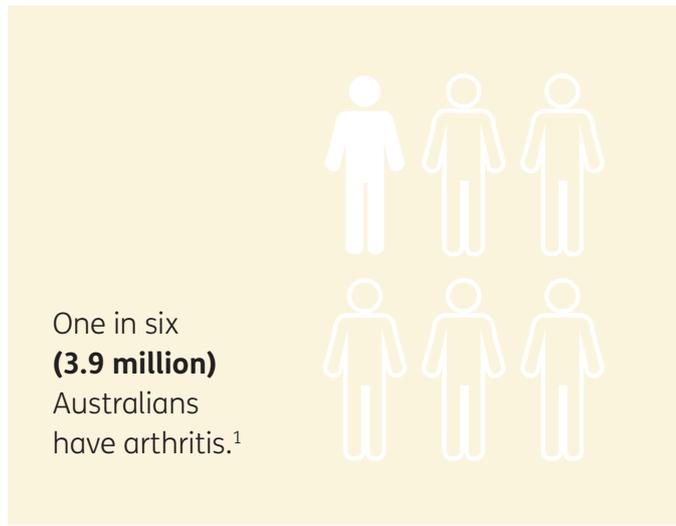


Living with arthritis



What is it?

Arthritis costs the Australian health system more than \$5 billion per year.¹ It is the leading cause of chronic pain and the second most common cause of disability and early retirement in Australia. Arthritis refers to a group of 100-plus medical conditions that affect the musculoskeletal system or joints. It can affect the neck, shoulders, back, wrists/hands, hips, knees, ankles and feet.¹

The most common types of arthritis are osteoarthritis, rheumatoid arthritis, ankylosing spondylitis (which mainly affects the spine), gout and psoriatic arthritis. It is thought to be an auto-immune condition where the body's immune system attacks its own joint tissues. There is no cure but symptoms can be managed through a range of treatment options.

Warning signs

Some types of arthritis can take months or years to develop and there may be periods where symptoms flare up and then subside again. It can affect people differently but common symptoms include pain, joint stiffness or inflammation, clicking sounds, grating sensations or a loss of flexibility in a particular joint. Poor sleep, lack of energy, loss of appetite and a general feeling of being unwell may also be experienced. The severity of symptoms can vary depending on the joint affected. Some people may be able to continue

their normal daily activities but for others it can be a cause of major disability and distress.

Risk factors

Two in three people with arthritis are aged between 15 and 60 years old.¹ People incorrectly associate it with getting older but people of all ages, backgrounds and lifestyles can develop arthritis. While there is no clear pattern in terms of incidence, a family history is a reliable predictor. For example, nine out of ten people diagnosed with ankylosing spondylitis test positive for a gene called HLA-B27. Being overweight or obese is another risk factor for arthritis. Smoking can be a risk factor for rheumatoid arthritis.

“

The most common types of arthritis are osteoarthritis, rheumatoid arthritis, ankylosing spondylitis (which mainly affects the spine), gout and psoriatic arthritis.

”

There are also various activities that increase the risk of arthritis in certain joints. For example people are at greater risk of developing osteoarthritis in the knees if they do a lot of kneeling, climbing or squatting or have had a previous knee injury.

Protect yourself: Minimise risk

The first step to protect yourself against arthritis is to understand your risk factors.

- Eat healthily. Maintain a healthy weight. Do not smoke. Reduce stress.
- Stay active - exercise is recommended for people with certain types of arthritis (e.g. osteoarthritis).
- Learn ways to manage pain. These days there are a number of different options. Arthritis Australia has a website www.empowered.org.au which contains lots of helpful information.
- Knowing your risk, consider whether you have adequate insurance (e.g., life, trauma, total & permanent disability, income protection) to protect what you value most in life.

1. <https://arthritisaustralia.com.au/what-is-arthritis/fast-arthritis-facts2/>

Disclaimer

Information is current as at September 2019. This material is intended to provide general information and does not take into account the investment objectives, financial situation and particular needs of an investor. ClearView Wealth Limited and its related entities (each "ClearView") distributing this document and each of their respective directors, officers and agents believe that the information contained in this document is correct and that any estimates, opinions, conclusions or recommendations contained in this document are reasonably held or made as at the time of compilation. However, no warranty is made as to the accuracy or reliability of any estimates, opinions, conclusions, recommendations (which may change without notice) or other information and, to the maximum extent permitted by law, ClearView disclaims all liability and responsibility from any direct or indirect loss or damage which may be suffered by any recipients through relying on anything contained in or omitted from this document. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of this material is strictly prohibited. Further information is available from www.clearview.com.au.