

**Critical Illness –
Rainbow After The Storm- Stories of 3 Life Warriors**

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Publisher : Money Compass Media (M) Bhd, 38-1, Jalan Metro Pudu 2,
Fraser Business Park, 55200 Kuala Lumpur.
No. pages : 140
Price : RM39.90
ISBN Publication : 978-967-16316-2-1

Introduction

Rainbow After The Storm depicts the stories of 3 Life Warriors who went through the lowest valley of their life settings as examples that there will always be a rainbow after the storm! The 3 Life Warriors are John Chan Ninyii, Daniel Ong and Ashley Ling. John survived ischemic heart disease with severe blockage of 3 coronary arteries at 99%, 85% and 75%. Daniel survived total renal failure and received a kidney transplant from his wife. Ashley survived stage 3 breast cancer. I found the book to be very enlightening as it emphasizes the need to have adequate critical illness insurance and medical insurance.

John Chan Ninyii – Coronary Artery Disease Survivor

On 14 April 2015, John decided to try his luck to use the expired calcium scoring test voucher at iHEAL Medical Centre. After the test, the doctor told him, “Mr John, your heart is full!” The doctor advised him to do a more precise test: a cardiac CT scan. After the

scan, the cardiologist dropped a bomb on him and told him that his arteries were blocked! Seriously blocked. He sought a second opinion at Penang Adventist Hospital and was advised to go through an angioplasty procedure.

At this juncture of his life, he immediately went through his will documents and family trust deeds. He felt grateful that he had made all his succession planning in advance. His only non-worry was finances. His several substantial insurance policies could sustain his family’s living needs and pay for the education of his children. The only little happiness he felt was that he would be paid a huge pay cheque by the insurance company due to critical illness cover. That was the day he realised that insurance brings people hope and some joy while one faces trauma and sorrow.

After the angioplasty procedure, he realized that he needed to change his lifestyle to decrease the rate of the re-narrowing of his arteries. He engaged the services of a licensed

dietician in Penang Adventist Hospital who advised meals comprising natural, whole foods and provided guidelines for the inculcation of improved habits for improved health.

In this book, he shares his journey of his reduction from a size XL to size S. He reduce his weight from 79 kg to 67 kg in 6 months. John shares his dietician's plan for him- a plan that removes the misconceptions concerning food. John explains that improper eating habits and diets can lead to health issues such as coronary artery disease, kidney problems and even cancer. John explains that good cardiac health is a matter of choice. It is our choice to eat healthily, live healthily and exercise. While our genetics do play a role, the choice of lifestyle can help enormously in reducing the risks of serious cardiac problems.

John also explains the need for financial planning and risk management. He states that when they face problems, nobody regrets buying too much insurance, but regrets buying too little. The reason for buying a critical illness insurance with sum covered of at least 5 times of your annual income is to provide you with a cash pay-out if critical illness befalls you. With the cash pay-out, you can pay for income lost, daily living expenses, mortgage loan, automotive loan, child education expenses and business expenses. Without adequate critical illness insurance, you will suffer tremendous cash flow problems in addition to your health issues. John received 6 cheques after making claims on 6 different critical illness life insurance policies in less than one month after his angioplasty procedure. This did not include payment for other claims such as medical bill claims, waiver of premium for life insurance and waiver of premium for child education savings plan.

After the pivotal life event, John decided to set up an independent financial advisory firm. He believes that Malaysians need holistic and unbiased financial advice. Therefore, he quit his agency business and set up Bank Negara's 28th Approved Financial Adviser Firm, now known as YES Financial Sdn Bhd.

Daniel Ong – Kidney Transplant Survivor

At the age of 24, Daniel was diagnosed with proteinuria (protein in the urine). He then knew he had to do something, but what would that be? Coming from a family that rejected insurance, he was under insured. Thus, he began to ask for insurance quotations but no insurance company wanted to insure him as he was categorised as high risk person. He realised that he was on his own and started to work on his finances to prepare for the storm ahead.

He was a drummer and one day, while he was jamming with his church band, he suddenly found his hand and leg coordination was totally out of control. He even lost his ability to speak. Doctors diagnosed a TIA (transient ischemic attack). It was a mild stroke that usually takes 1-2 hours for recovery.

Then, his children were infected with varicella (chicken pox) and he got infected as well. After his recovery from chicken pox, his blood test results started to go south. And it got worse at a much-accelerated rate. Although all this while his wife, Lee Suan, was very supportive and provided much encouragement, he would sometimes would lose his temper as he felt it was unfair and he also felt great pressure that he would die soon. He thought if he got the family finances in

order, things would be okay for Lee Suan with or without him around. Daniel focused a lot on investment and was very anxious to achieve financial freedom. When the investment was not reaping benefits as quickly as he wanted, his temper flared and Lee Suan had to bear all this alone.

Finally in December 2015, he was pronounced a critical illness patient with kidney failure. He began his dialysis journey. Lee Suan appeared to be calm and started to persuade him to get a kidney transplant. She was willing to be the donor. At that time, he refused violently. Months later she managed to convince him. The only thing he was glad of at that time was that after years of learning and investing, he actually did not have to worry about his finances anymore. He successfully achieved his goal of becoming 'his own insurance company' – of being self-insured. In the book, Daniel explains his own version of financial 101. Daniel shares his journey of finding the path to be financially free and making it.

Ashley Ling – Breast Cancer Survivor

Ashley discovered some swelling below her armpit and went for a medical check-up. The results indicated that it was likely cancerous. Did she seek a second opinion? Yes! She had three diagnoses from three different medical centres. All three doctors gave a similar diagnosis and recommended urgent immediate treatment. News of her condition spread very fast and she was eventually bombarded with advice from non-

medical experts and well-intentioned friends who claimed that alternative treatment was a better option. However, she chose the conventional treatment path. She put her trust in conventional treatment which was scientifically and statistically proven.

As she was undergoing chemotherapy, she became acquainted with a lady in her early 50s undergoing the same treatment. The lady stated that she had no choice but to return to work immediately after her treatment ended although she was suffering from the side effects of the treatment. She further said that she could not afford to lose her job as she depended on her employment income to pay for the shortfall in the treatment cost as her employment medical insurance was not enough to cover the entire cost. It was really sad to hear of her predicament and Ashley felt thankful that she did not have to go through the situation that the lady was going through. Being self-employed in the insurance industry gave her the flexibility. She could still receive monthly commission income although she was not actively working for the last 12 months. She had a personal medical insurance coverage and it was more than enough to cover the entire cost of the treatment. Ashley highlights in the book the importance of personal risk management. Whether you are single or married, if you do not have adequate insurance protection for yourself, you will become a burden to your family. Ashley said if she did not have medical insurance, she would have had to rely on treatment in government hospitals, where the waiting time is long.

Conclusion

In conclusion, *Rainbow After The Storm* is not only excellent reading material: it is also an inspirational guide on the importance of risk management and insurance planning. Those who survive critical illness will know the importance of having good health. This book reminds readers on how insurance can play an important role in ensuring we receive the best treatment while protecting the needs of our loved ones. The authors share their passion to make others realize the importance of having insurance protection and a healthy lifestyle. As the saying goes, the most successful people see adversity not as a stumbling block, but as a stepping stone to greatness! ■