

Everyone is strong, but not invincible



A serious illness can strike at any time, with devastating consequences. No one is invincible, so you need to consider the financial and mental impact that has on your family. Therefore, critical illness cover pays a lump sum after diagnosing one or more of a wide range of conditions. This one-off payment is not linked to the cost of treatment or other expenses, so you can use it to pay for whatever you need.

Our market-leading, term insurance products offer critical illness protection covering most cancers, heart attack, stroke and respiratory failure, with cover available on either a single life or a joint life basis.

5 most
common
health
conditions
in **men**³



**Heart
disease**



Diabetes



Stroke



**Liver
disease**



**COPD/
Other respiratory
diseases**

5 most
common
health
conditions
in **women**³



**Heart
disease**



Cancer



Stroke

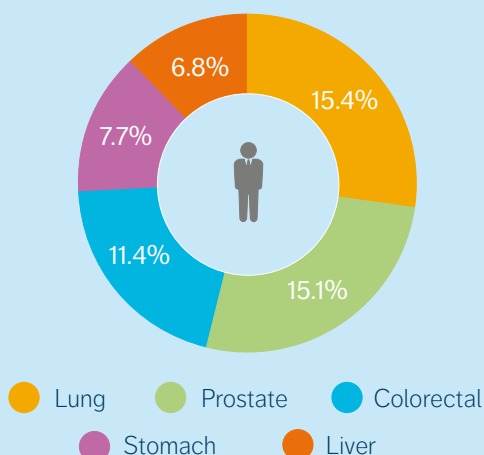


**Diabetes
and obesity**

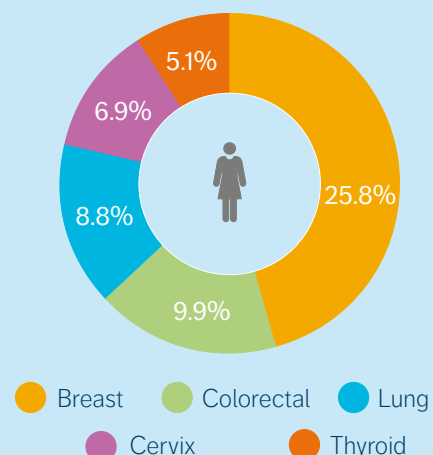


Osteoporosis

Most common cancers
in men globally²



Most common cancers
in women globally²



While not all critical illnesses can be prevented, there are several things you can do to ensure that your mental and physical well-being is maintained:



01 **Be active**

Many diseases can be kept at bay by maintaining an active lifestyle that includes some form of sport.



02 **Eat a balanced diet**

What you eat plays a vital role in your overall well-being, more so to help prevent ill health by limiting fatty foods.



03 **Be aware of family history**

Many families share the same characteristics, lifestyle and environments, so it is crucial to be aware of history which could affect your health later on in life like diabetes, heart disease, strokes, cancers and even mental health.



04 **Pay attention to your body**

While many illnesses can go unnoticed, our body often shows early symptoms that we must be aware of.



05 **Book yourself in for regular checks**

Along with being active and eating well, it is imperative to ensure you get yourself checked regularly to ensure that any issues are identified early, which will increase your chances of overcoming them.



06 **Ask for help**

There is a general notion that men tend to ignore health issues and don't look after themselves. This includes mental and physical health.



07 **Arrange for insurance cover**

Critical illness cover will ensure that if you are diagnosed with a severe health condition, you will have the resources to pay for any necessary care without incurring potentially crippling financial burdens.

Speak to your financial adviser today to find out how our protection products can give you and your family security.

Refs:

1. <https://www.wcrf.org/cancer-trends/worldwide-cancer-data/>
2. <https://www.tenethealth.com/healthy-living/corporate-content/10-most-common-health-conditions-in-men>
3. <https://www.invisionsallyjobe.com/top-10-womens-health-concerns/>

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