



## The **cost of surviving** illness - your biggest lifetime expense?

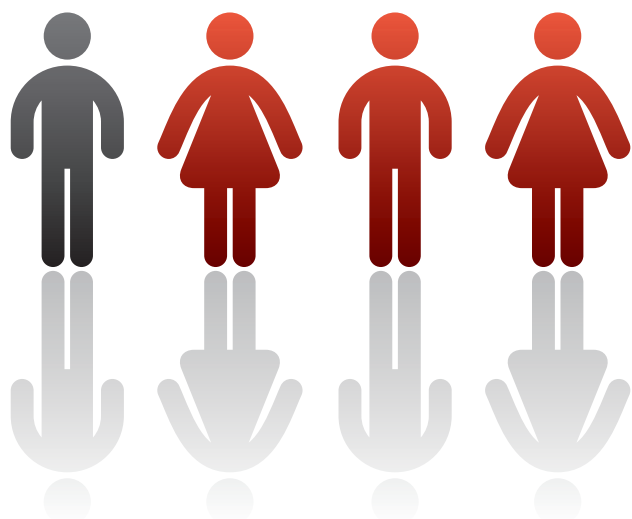
We are all going to die of something. Unless it is from an unnatural cause such as a car accident, it is going to be from a critical illness.

But chances are you are not going to die suddenly. With medical advances it is more likely that you will live a long, but costly life with a critical illness.

So the question is not if, but **when** will you get a critical illness?

And how **long** you will live with it?

And what will the **cost** be?



### **Did you know?**

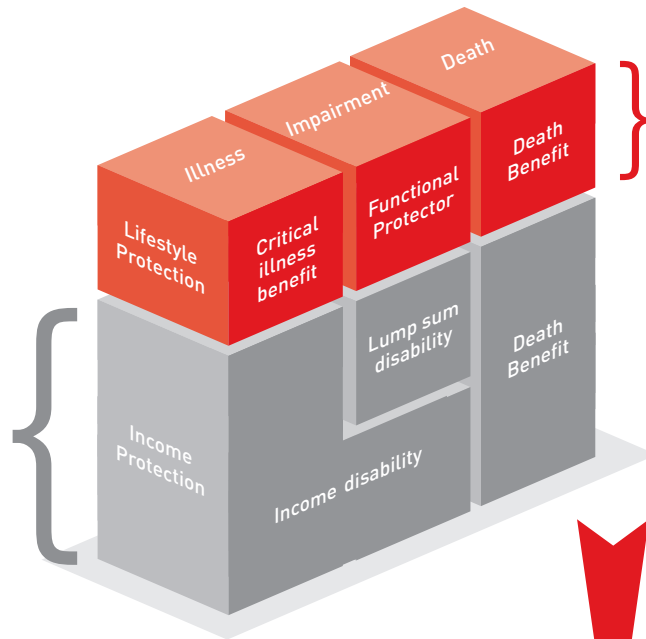
One specific treatment for rheumatoid arthritis (not covered by most medical aids) results in a bill of more than R100 000 per year.

On average, a stroke would cost between R500 000 and R1 million over the lifetime of the patient.

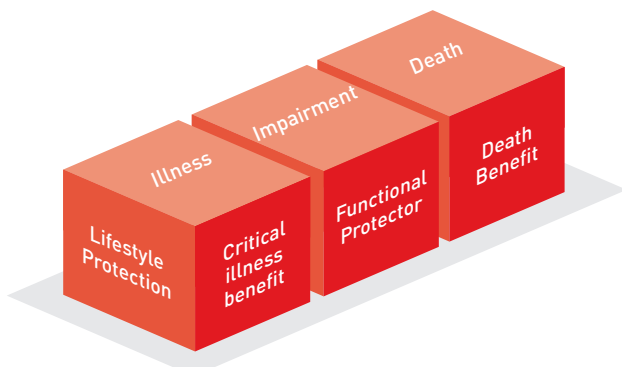
The lifetime cost of Alzheimer's disease is more than R1 million.



**1**  
Death and disability benefits are great to protect your income (to cover your existing expenses).

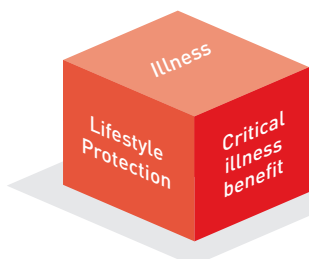


**2**  
But what about **NEW** expenses that arise as a result of a critical illness, impairment or death?



**3**  
If you want a holistic financial plan, just protecting your income is not enough. **You need lifestyle protection as well.**

Comprehensive lifestyle protection includes cover for critical illness, impairment and death. Let's focus on critical illness.



- 4**
- Medical expenses** If your medical aid does not cover all your out of hospital costs, how would that impact your budget?
  - Rehabilitation** Have you made provision for a lengthy stay in a rehabilitation facility? Or for the cost of multiple sessions for an extended period?
  - Drop in income** If your spouse needs to look after you while you recuperate from a stroke, how long would he/she be able to go on unpaid leave? Or what if you want to scale down your working hours following a heart attack?

A critical illness benefit provides the ideal solution.



# How do you know for certain that the lump sum payout is going to **last you your lifetime?**

If you want cover that never runs out, you need longevity protection.



## Did you know?

Longevity protection is on average five times more cost-effective compared to increasing your lump sum benefit.



## Did you know?

A 40-year old non-smoking male with relatively advanced cancer now has a 50% chance of surviving another 5 years and a 30% chance of surviving another 25 years.

### Provision for on-going medical expenses

I want to make provision for on-going expenses should I suffer from a critical illness but still live a long life thanks to medical technology.

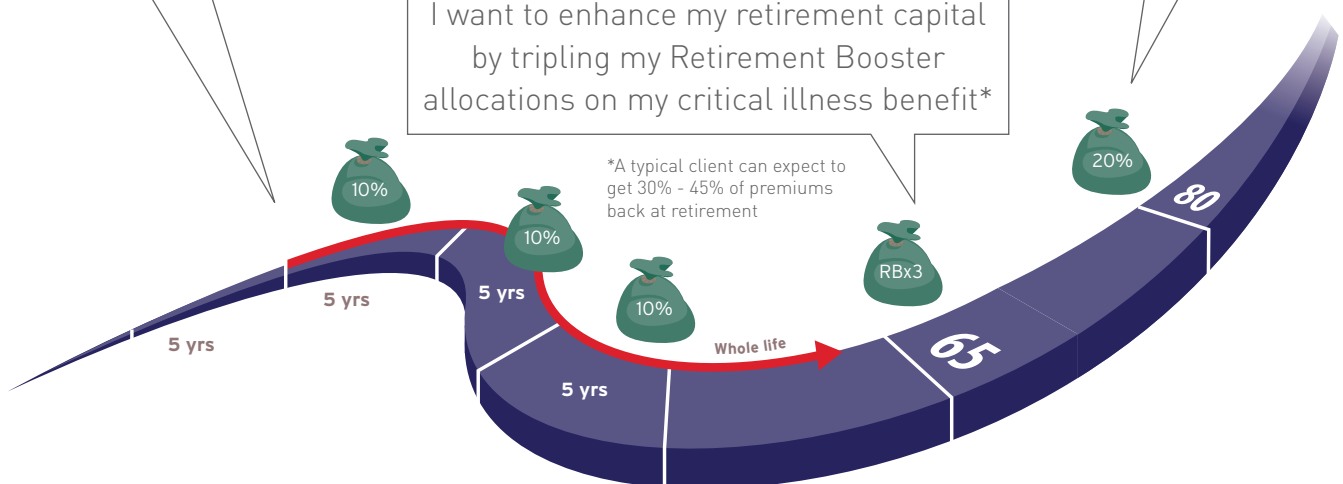
### Retirement capital boost at age 80

I want an amount equal to 20% of my critical illness cover paid out to me if I reach age 80 without ever claiming.

### Retirement capital boost at retirement

I want to enhance my retirement capital by tripling my Retirement Booster allocations on my critical illness benefit\*

\*A typical client can expect to get 30% - 45% of premiums back at retirement



Longevity protection.  
No critical illness solution is complete without it.