

## Critical illness cover. **It's about time.**

Term-based life cover's simple.  
You die within the term, it pays out. You don't, it doesn't.  
Unfortunately, life itself isn't that simple.

What if you became critically ill? The good news is that more people are surviving cancer, cardiovascular disease and stroke than ever before.\* But how would you cope if you couldn't return to work? You could find yourself struggling financially at a time when money should be the last thing on your mind.

That's why you should consider critical illness cover.

It pays out a lump sum if you get one of the critical illnesses covered by your plan, and it meets the definition in your plan. So you can buy yourself time. Time to recover; time to make plans if your illness has long-term consequences, and time to spend with your loved ones if your illness is terminal.

\*Source: [www.cancerresearchuk.org](http://www.cancerresearchuk.org), Cancer survival statistics, September 2015; British Heart Foundation, cardiovascular disease statistics 2014; [stroke.org.uk](http://stroke.org.uk), stroke statistics, January 2015.

**The information in this report has been provided for you by Royal London.**

Royal London is the UK's biggest mutual life, pensions and investment company.



# Contents

This report is designed to give you the facts and figures about critical illness cover. We only talk about general statistics within the report and we're unable to take your personal medical history into account. Your adviser will talk to you about the report and help you decide whether critical illness cover is right for you.

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Client 1:	Man	Client 2:	Woman
Gender:	Male	Gender:	Female
Age:	40	Age:	38
Smoker:	Non-smoker	Smoker:	Non-smoker
Income:	£2,086 a month	Income:	£2,256 a month



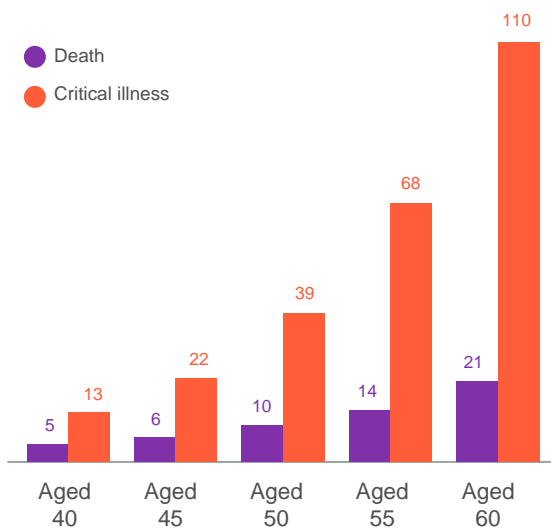
Combined outgoings: £2,500 a month  
 Combined savings: £5,000

## The facts about the risks you face.

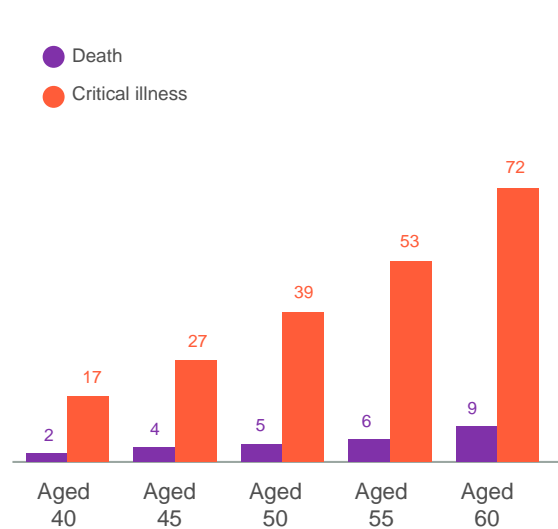
### Dying isn't the biggest risk you face.

The chart below compares the risk of dying with the risk of being diagnosed with a critical illness for a non-smoking man aged 40 and a non-smoking woman aged 38. It also shows how the risk of critical illness increases drastically with age. Critical illness cover pays out when the condition you have been diagnosed with meets the definition in your plan.

Man aged 40 (Non-smoker)



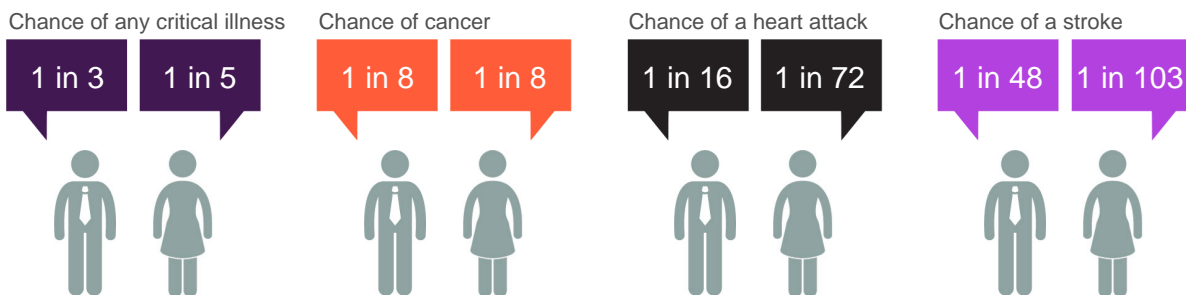
Woman aged 38 (Non-smoker)



Source: Gen Re Life Health - A Critical Table, 2007. Figures based on number of cases in every 10,000.

### Critical illness is more common than you think.

In fact, two non-smoking individuals have the following chances of suffering a critical illness before aged 70:



Source: Gen Re Life Health - A Critical Table, 2007.

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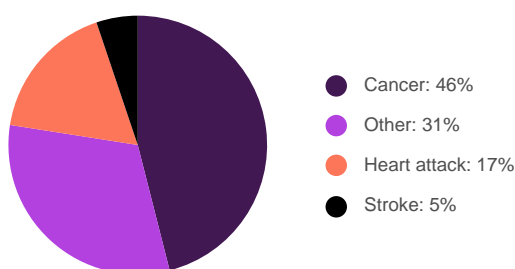
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## What are Man's biggest risks?

### The risk of cancer.

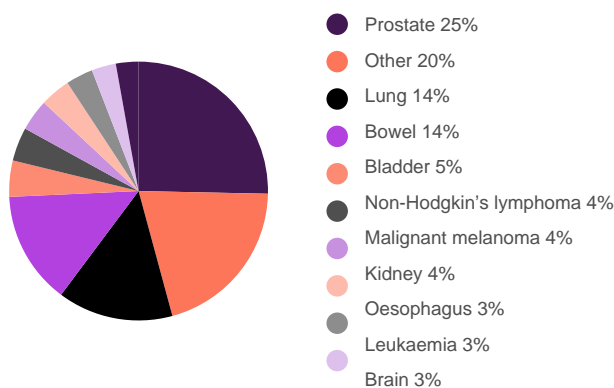
For a non-smoking man aged 40, cancer is the critical illness that represents the single biggest risk and prostate cancer is the most common cancer in men of all ages.

Most common critical illnesses in men aged 40



Source: Gen Re Life Health - A Critical Table, 2007.

Most common cancers in men



Source: Cancer Research UK, UK cancer incidence (2011).

However, medical science has made early diagnosis and treatment of prostate cancer much easier. In fact, 89% of men aged 15 – 49 now survive for a minimum of five years.



Source: www.ons.gov.uk, Adults diagnosed with cancer 2008-2012 and followed up to 2013, September 2015.

- Some policies pay out only if a condition such as prostate cancer is diagnosed at a more serious stage.
- However, a Royal London plan will pay out 25% of the amount of cover, up to a maximum of £25,000 even if you meet its definition of low grade prostate cancer.
- And if you later meet one of its other critical illness definitions, it will also pay the full amount you're covered for. (You can find a full list of all the definitions covered by its plan on page 8.)

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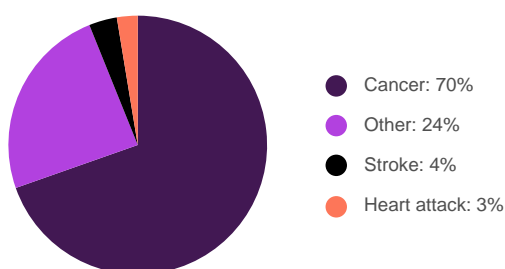
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## What are Woman's biggest risks?

### The risk of cancer.

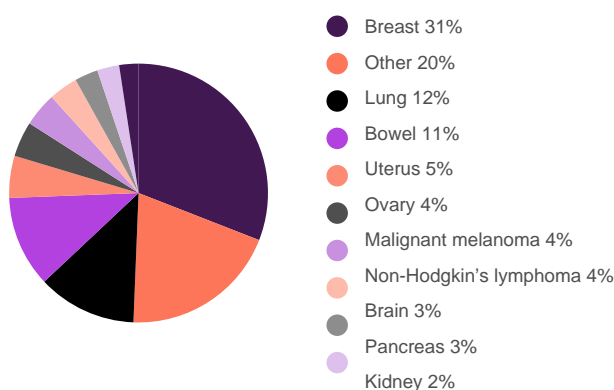
For a non-smoking woman aged 38, cancer is the critical illness that represents the single biggest risk and breast cancer is the most common cancer in women of all ages.

Most common critical illnesses in women aged 38



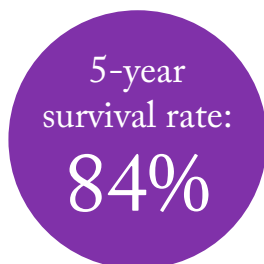
Source: Gen Re Life Health - A Critical Table, 2007.

Most common cancers in women



Source: Cancer Research UK, UK cancer incidence (2011) by country summary, January 2014.

However, medical science has made early diagnosis and treatment of breast cancer much easier. In fact, 84% of women aged 15 – 39 now survive for a minimum of five years.



Source: www.ons.gov.uk, Adults diagnosed with cancer 2008-2012 and followed up to 2013, September 2015.

- Some policies pay out only if a condition such as breast cancer is diagnosed at a more serious stage.
- However, a Royal London plan will pay out 25% of the amount of cover, up to a maximum of £25,000 even if you meet its definition of 'Ductal carcinoma in situ'.
- And if you later meet one of its other critical illness definitions, it will also pay the full amount you're covered for. (You can find a full list of all the definitions covered by its plan on page 8.)

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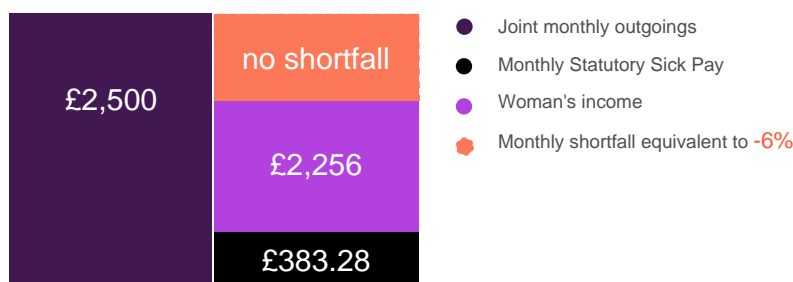
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## Could you manage financially if Man became too ill to work?

### Don't fall short by relying on state benefits

If Man couldn't work due to a critical illness, he may be entitled to Statutory Sick Pay of £88.45\* a week for the first 28 weeks. But would this and Woman's monthly salary of £2,256, be enough to meet your monthly financial commitments?

#### Monthly shortfall

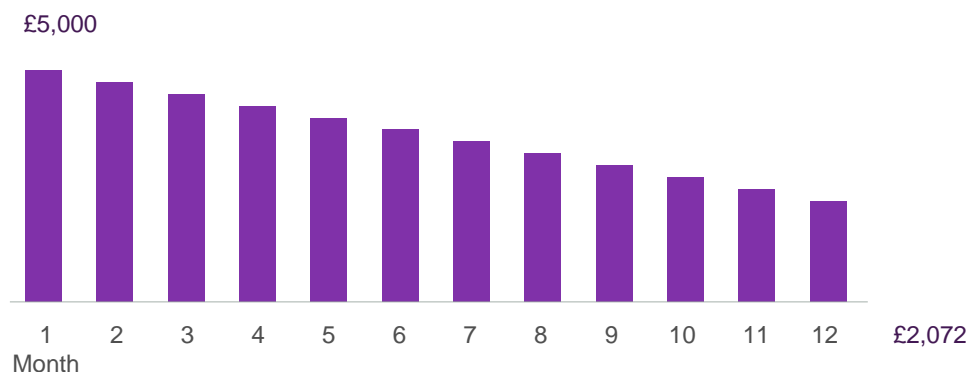


A point worth considering: If you're employed, your employer may offer sick pay for a period of time. It's worth checking.

\*Source: www.direct.gov.uk, May 2015.

## If Man became too ill to work and you relied on your joint savings, how long would they last?

The chart below shows the effect on your joint savings over 12 months if your monthly outgoings remained at £2,500, Woman's monthly income remained at £2,256 and Man was unable to work.



#### Other points worth considering:

- If either of you were critically ill you may think your monthly outgoings would come down. However, you could find yourself with additional costs for treatment or needing to make alterations to your home. Four out of five (83%) cancer patients are hit by the financial cost of cancer, which averages around £570 a month.\*
- Savings that could have taken you years to accumulate could disappear quickly. Critical illness cover could give you money to live for the short term, and help protect your hard-earned savings for your future.

\*Source: Macmillan - Cancer's Hidden Price Tag Executive Summary, April 2013.

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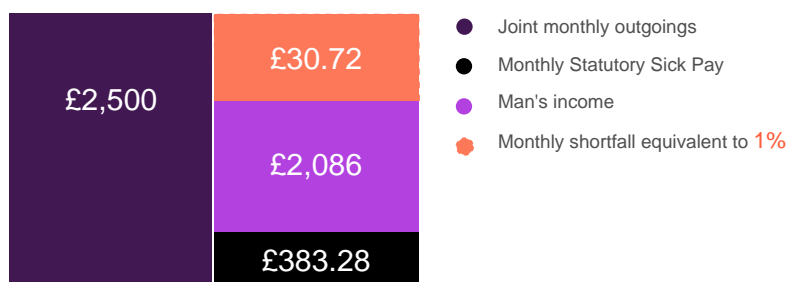
Combined outgoings: £2,500 a month  
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## Could you manage financially if Woman became too ill to work?

### Don't fall short by relying on state benefits

If Woman couldn't work due to a critical illness, she may be entitled to Statutory Sick Pay of £88.45\* a week for the first 28 weeks. But would this and Man's monthly salary of £2,086, be enough to meet your monthly financial commitments?

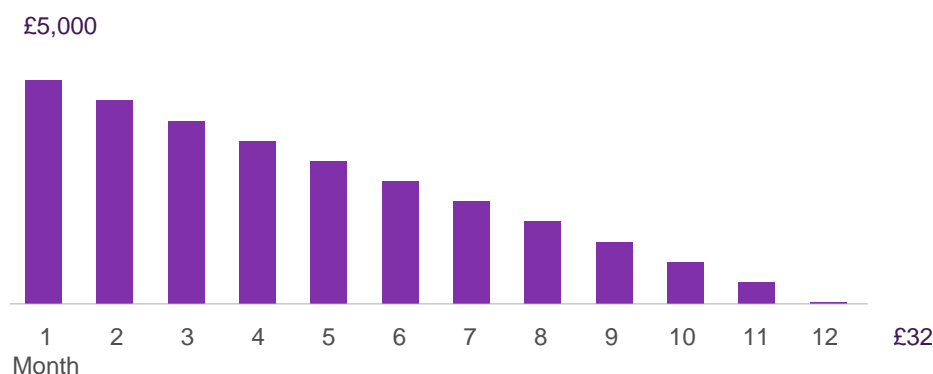
#### Monthly shortfall



\*Source: www.direct.gov.uk, May 2015.

## If Woman became too ill to work and you relied on your joint savings, how long would they last?

The chart below shows the effect on your joint savings over 12 months if your monthly outgoings remained at £2,500, Man's monthly income remained at £2,086 and Woman was unable to work.



#### Other points worth considering:

- If either of you were critically ill you may think your monthly outgoings would come down. However, you could find yourself with additional costs for treatment or needing to make alterations to your home. Four out of five (83%) cancer patients are hit by the financial cost of cancer, which averages around £570 a month.\*
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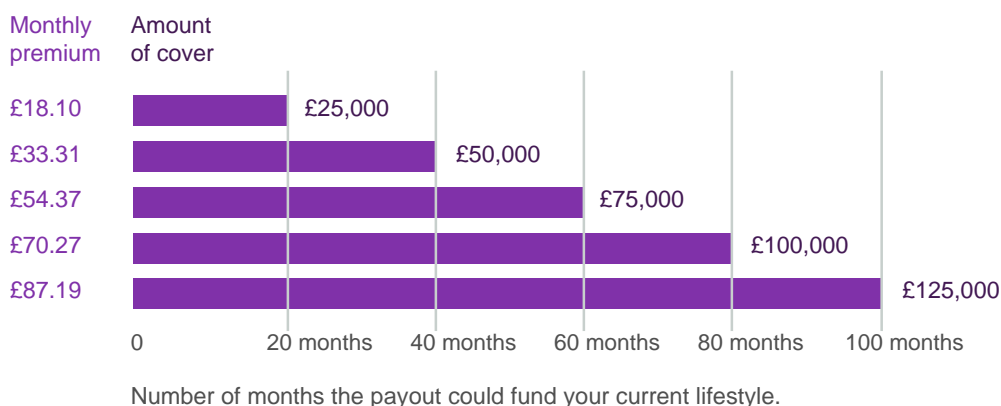
## Cover could be more affordable than you think.

### Even a little cover could go a long way.

Critical illness cover could be an affordable way to buy the time you need to recover or re-prioritise your life after an illness. The charts below give you some examples of what cover could cost each month.

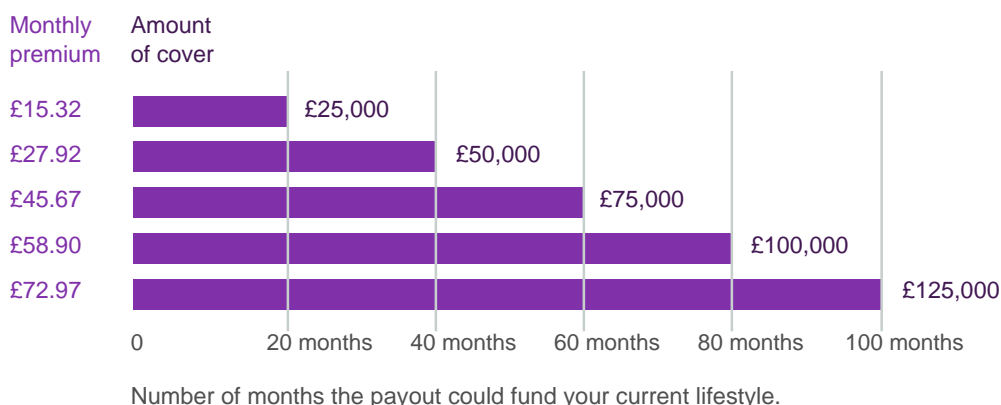
It also shows how long the cover would last in the event it was used to replace either Man's or Woman's monthly income.

### Example if cover was used to replace Man's monthly outgoings of £1,250 per month



Source: Royal London Personal Menu Plan, Life or Critical Illness Cover, November 2015. Sample quotes based on non-smoker aged 40, 25-year term. Sample quotes include £2.60 plan charge. These premiums are an indication and not a valid quotation. Factors such as having a complicated medical history will increase your premiums. Underwriters consider your full medical profile when they assess your application.

### Example if cover was used to replace Woman's monthly outgoings of £1,250 per month



Source: Royal London Personal Menu Plan, Life or Critical Illness Cover, November 2015. Sample quotes based on non-smoker aged 38, 25-year term. Sample quotes include £2.60 plan charge. These premiums are an indication and not a valid quotation. Factors such as having a complicated medical history will increase your premiums. Underwriters consider your full medical profile when they assess your application.

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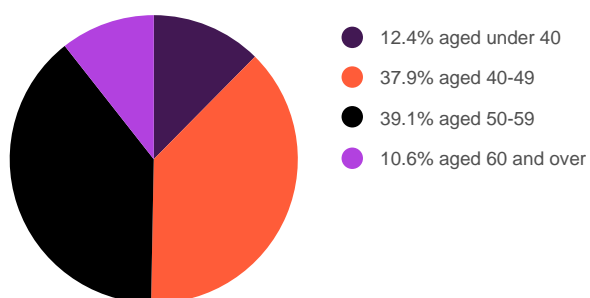
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## Why delaying cover could be a costly mistake.

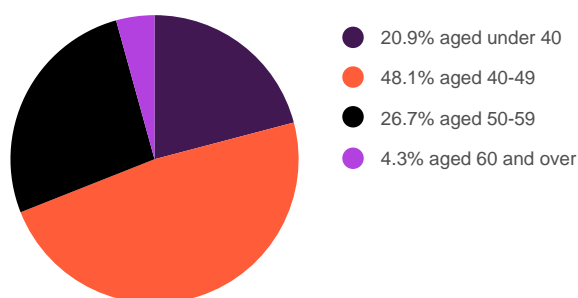
### Critical illness can strike at any time, or at any age.

As you can see from Royal London's UK intermediary protection business\* claims statistics, 37.9% of men claiming were aged 40-49 and 20.9% of women claiming were aged under 40.

Age of men who claimed



Age of women who claimed



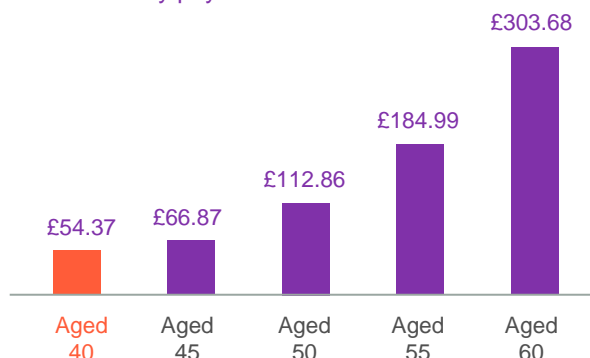
\*Source: Royal London's UK intermediary protection business claims statistics, 2014.

## The longer you delay, the more your premiums could be.

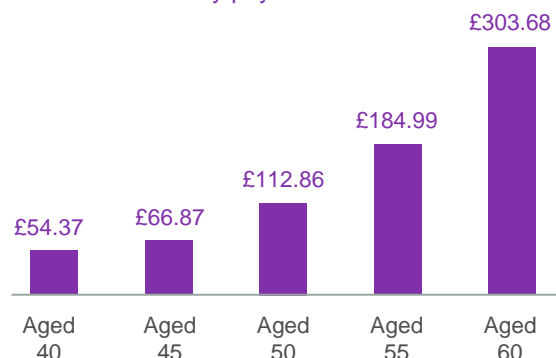
The chart shows how much two non-smoking individuals could expect to pay each month for £75,000 of cover depending on their age when they take out the policy.

A guaranteed premium is fixed for the term, so even though the risk of suffering a critical illness increases with age, once the policy has started your monthly payments won't go up.

Man's monthly payments



Woman's monthly payments



Sample quotes based on non-smoker, level lump sum, 25-year term or maximum allowable term depending on age. Sample quotes include £2.60 plan charge. These premiums are an indication and are not a valid quotation. Factors such as having a complicated medical history will increase your premiums. Underwriters consider your full medical profile when they set the premiums.

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## Royal London's critical illness cover offers 57 definitions.

### You'll be covered for the 10 most common critical illnesses.\*

- |   |   |  |   |  |
|---|---|--|---|--|
| <p><b>1</b></p> <p>Cancer excluding less advanced cases</p>             | <p><b>2</b></p> <p>Heart attack of specified severity</p>                       | <p><b>3</b></p> <p>Stroke of specified severity</p>                        | <p><b>4</b></p> <p>Multiple sclerosis with past or present symptoms</p> | <p><b>5</b></p> <p>Benign brain tumour resulting in permanent symptoms</p>   |
| <p><b>6</b></p> <p>Total permanent disability of specified severity</p> | <p><b>7</b></p> <p>Open heart surgery with surgery to divide the breastbone</p> | <p><b>8</b></p> <p>Parkinson's disease resulting in permanent symptoms</p> | <p><b>9</b></p> <p>Kidney failure requiring permanent dialysis</p>      | <p><b>10</b></p> <p>Motor neurone disease and specified diseases of the motor neurones – resulting in permanent symptoms</p> |

### Plus 33 other critical illnesses

- Alzheimer's disease – resulting in permanent symptoms
- Aorta graft surgery – for disease or traumatic injury
- Aplastic anaemia – permanent
- Bacterial meningitis – resulting in permanent symptoms
- Blindness – permanent and irreversible
- Cardiac arrest – with insertion of a defibrillator
- Cardiomyopathy – of specified severity
- Chronic lung disease – of specified severity
- Coma – with associated permanent symptoms
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease (CJD) – resulting in permanent symptoms
- Deafness – permanent and irreversible
- Dementia – resulting in permanent symptoms
- Encephalitis – resulting in permanent symptoms
- Heart valve replacement or repair
- HIV infection – caught from a blood transfusion, a physical assault or at work
- Intensive care – requiring mechanical ventilation for 10 consecutive days
- Liver failure – irreversible
- Loss of hand or foot – permanent physical severance
- Loss of independent existence – resulting in permanent symptoms
- Loss of speech – permanent and irreversible
- Major organ transplant – from another person
- Neuromyelitis optica (Devic's disease)
- Paralysis of limbs – total and irreversible
- Parkinson plus syndromes - resulting in permanent symptoms
- Pneumonectomy – removal of a complete lung
- Primary pulmonary hypertension – of specified severity
- Pulmonary artery graft surgery – with surgery to divide the breastbone
- Spinal stroke - of specified severity
- Systemic lupus erythematosus – with severe complications
- Terminal illness – where death is expected within 12 months (available with life or critical illness cover only)
- Third degree burns – covering 20% of the body's surface area or 50% loss of surface area of the face
- Traumatic brain injury – resulting in permanent symptoms

### And 14 additional conditions for which it pays 25% of the amount of cover up to a maximum of £25,000.

- Accident hospitalisation – requiring a hospital stay for 28 consecutive days
- Carcinoma in situ of the breast – with surgery to remove the tumour
- Carcinoma in situ of the cervix uteri - requiring trachelectomy (removal of the cervix) or hysterectomy
- Carcinoma in situ of the colon or rectum resulting in intestinal resection
- Carcinoma in situ of the testicle – requiring orchidectomy
- Carcinoma in situ of the urinary bladder - supported by histological evidence
- Carcinoma in situ of the vagina or vulva - resulting in surgery to remove the tumour
- Carcinoma in situ (other) - with surgery
- Central retinal artery or vein occlusion – resulting in permanent visual loss
- Coronary angioplasty – to 2 or more coronary arteries
- Low grade prostate cancer – of specified severity
- Partial loss of sight - permanent and irreversible
- Skin cancer (not including melanoma) - advanced stage as specified
- Third degree burns – covering at least 10% but less than 20% of the body's surface area or at least 25% but less than 50% of surface area of the face

**For full details of the conditions covered, please see our plan details. Royal London will also pay out the full amount of cover if you're later diagnosed with one of the critical illnesses listed above.**

\*Source: Gen Re Dread Disease Survey 2004-2008.

The amount of protection you have will depend on the covers you choose and how much you buy. You should be aware that there's no cash-in value at any time and if you stop making your payments, your cover will stop.

...up to £25,000 of children's critical illness cover included in the cost of your plan

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## Cover that offers more than just a cheque.

### Designed to help you cope emotionally, physically and financially.

A Royal London plan comes with the Helping Hand service, which offers you and your family direct access to a team of personal nurse advisers with independent service provider RedArc.

They dedicate themselves to helping patients cope at any stage and at any time. Their expertise is available to you and your family, even if you don't make a claim. It includes access to a range of practical and emotional support, such as:



#### A face-to-face second medical opinion

If a Royal London plan owner is unsure about a diagnosis, their nurse adviser will discuss the option of a second opinion and can arrange it for them. The second opinion consultation usually takes place face-to-face within the NHS or private sector in the UK, Channel Islands or Isle of Man - whichever is right for each patient.



#### Oncology nursing support

For cancer patients it can be as difficult to cope with the treatment as the illness itself. A RedArc oncology nurse will contact patients to discuss treatments and side effects and offer emotional support.



#### Speech and language therapy

The speed of recovery from an illness such as a stroke often depends on how much follow-up treatment patients receive. Royal London plan owners can access immediate specialist speech and language therapy if it's not readily available on the NHS.



#### Bereavement counselling

Bereavement counselling gives people extra support to work through their grief or come to terms with being diagnosed with a terminal illness. In some cases people suppress their grief, which may lead to problems later on. This is when bereavement counselling can prove extremely valuable.



#### Physiotherapy

People suffering from physical disabilities often achieve a greater chance of recovery through physiotherapy. But NHS waiting lists are often long. Nurse advisers help arrange for patients to see a local therapist who can provide immediate treatment for acute cases, at no extra cost.



#### Cardiac rehabilitation support

The effects of a heart attack and coronary diseases can mean that patients often lose confidence and are unsure about how much they can exert themselves after their illness. Nurse advisers can help patients to re-evaluate their work and lifestyle in light of their illness, and to help them regain their self-confidence.



#### Complementary therapies

These help reduce some of the side effects of treatment. Therapies such as reiki and aromatherapy massage can be organised by nurse advisers to help patients relax, sleep better and recover.



#### Stress and depression support

Critical illness can lead to feelings of stress, depression and anxiety. Nurse advisers are trained to provide stress management advice to help patients and their families cope with the emotional impact of a diagnosis.



#### Independent helplines

Helping Hand offers a range of confidential helplines to you and your family.  
 Career helpline – help to create your CV, prepare for an interview or choose a new career direction.  
 Legal helpline – quick and easy access to professional legal help.  
 Medical helpline – manned by registered nurses to help with any medical concerns.

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## Next steps.

### Talk to your adviser.

The best advice is to get advice.

Contact me and I can help you decide whether Royal London Critical Illness Cover is right for you.

Mikey Maxwell  
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E: [mikey@maxwellmoore.co.uk](mailto:mikey@maxwellmoore.co.uk)

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