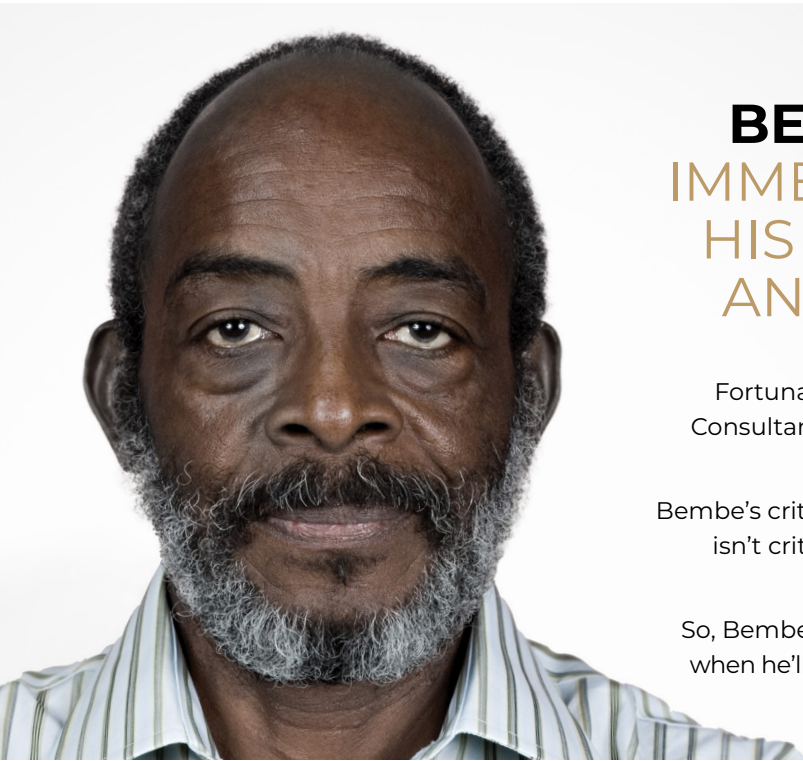


WHY OUR PROSTATE CANCER DEFINITION IS BETTER



BEMBE DOESN'T NEED IMMEDIATE TREATMENT SO HIS POLICY WON'T MAKE AN IMMEDIATE PAYOUT

Fortunately, Bembe's prostate cancer is low grade, so his Consultant just wants to keep him under observation for the time being. But...

Bembe's critical illness policy won't pay out. Apparently, his cancer isn't critical enough because he doesn't need immediate treatment or surgery.

So, Bembe's now facing an uncertain future. He's not sure if or when he'll need treatment and if or when his policy will pay out.

BEMBE IS NOT ALONE

1 in 8

MEN WILL BE DIAGNOSED WITH PROSTATE CANCER IN THEIR LIFETIME

Source: www.prostatecanceruk.org, About prostate cancer, July 2019

only 4%

OF THOSE WITH LOW RISK PROSTATE CANCER UNDERGO TREATMENT

Source: CI Expert, August 2020

THAT'S WHY, AT GUARDIAN WE DO THINGS DIFFERENTLY

Unlike other providers who only pay out if the customer needs surgery or treatment, we pay out an additional 25% of the sum assured up to a maximum of £50,000 if they're diagnosed with a Gleason score of between 2 and 6 (inclusive) and just placed under observation, which happens in most cases.

What's more, if the cancer progresses and the Gleason score increases to at least 7 or T2b and the customer then goes on to require treatment or surgery, we'll make a further payment of the full sum assured.

For more information and policy terms and conditions please speak to a financial adviser.

Bembe is a fictitious character whose story has been created for illustration purposes.



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