

WHY OUR TERMINAL ILLNESS DEFINITION IS BETTER



PETE DOESN'T KNOW HOW MUCH LONGER HE HAS TO LIVE OR WHEN HIS LIFE COVER WILL PAY OUT

Pete has incurable stage 4 cancer and simply wants to be free of financial worries so he can spend his remaining time creating memories with his family.

But Pete's life insurer won't pay out until he can prove he has less than 12 months to live, and his doctors are reluctant to make that prediction.

So instead of living, Pete's waiting, worried about the uncertain future he and his family are facing.

PETE IS NOT ALONE

1 in 2

PEOPLE DEVELOP CANCER IN THEIR LIFETIME

Source: www.nhs.co.uk, August 2020

APPROXIMATELY

20%

OF LIFE CLAIMS ARE FOR TERMINAL ILLNESS

Source: Aegon (23%) and Royal London (21.5%) published claims statistics for 2019. These were the only TI claims stats published in 2019

THAT'S WHY, AT GUARDIAN WE DO THINGS DIFFERENTLY

Unlike every other provider, we don't need to see evidence that the customer has less than 12 months to live before we pay out.

Instead, we pay out as soon as they're diagnosed with incurable stage 4 cancer, regardless of their life expectancy.

And we do the same if they're diagnosed with motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes.

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

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



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