Sanlam Dread Disease Benefits: excellent cover for the more serious and prevalent dread diseases!

What is breast cancer?
Breast cancer is a disease in which malignant (cancer) cells form in the tissues of the breast. The damaged cells can invade surrounding tissue, but with early detection and treatment, most people continue a normal life.

Facts about Breast Cancer in the United States

One in eight women will be diagnosed with breast cancer in their lifetime.

Breast cancer is the most commonly diagnosed cancer in women.

Breast cancer is the second leading cause of death among women.

Each year it is estimated that over 220,000 women in the United States will be diagnosed with breast cancer and more than 40,000 will die.

Although breast cancer in men is rare, an estimated 2,150 men will be diagnosed with breast cancer and approximately 410 will die each year.

A Global Burden
According to the World Health Organization, breast cancer is the most common cancer among women worldwide, claiming the lives of hundreds of thousands of women each year and affecting countries at all levels of modernisation.

Good news about breast cancer trends
In recent years, perhaps coinciding with the decline in prescriptive hormone replacement therapy after menopause, a gradual reduction in female breast cancer incidence rates among women aged 50 and older have been seen. Death rates from breast cancer have been declining since about 1990, in part due to better screening and early detection, increased awareness, and continually improving treatment options.
**Genetic Factors**

**Gender:** Breast cancer occurs nearly 100 times more often in women than in men.

**Age:** Two out of three women with invasive cancer are diagnosed after age 55.

**Race:** Breast cancer is diagnosed more often in Caucasian women than in women of other races.

**Personal Health History:** If you have been diagnosed with breast cancer in one breast, you have an increased risk of being diagnosed with breast cancer in the other breast in the future. Also, your risk increases if abnormal breast cells have been detected before (such as atypical hyperplasia, lobular carcinoma in situ (LCIS) or ductal carcinoma in situ (DCIS)).

**Menstral and Reproductive History:** Early menstruation (before age 12), late menopause (after 55), having your first child at an older age, or never having given birth can also increase your risk for breast cancer.

**Family History and Genetic Factors:** If your mother, sister, father or child has been diagnosed with breast or ovarian cancer, you have a higher risk of being diagnosed with breast cancer in the future. Your risk increases if your relative was diagnosed before the age of 50.

**Certain Genome Changes:** Mutations in certain genes, such as BRCA1 and BRCA2, can increase your risk for breast cancer. This is determined through a genetic test, which you may consider taking if you have a family history of breast cancer. Individuals with these gene mutations can pass the gene mutation onto their children.

**Dense Breast Tissue:** Having dense breast tissue can increase your risk for breast cancer and make lumps harder to detect.

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**Environmental and Lifestyle Risk Factors**

**Radiation to the Chest:** Having radiation therapy to the chest before the age of 30 can increase your risk for breast cancer.

**Lack of Physical Activity:** A sedentary lifestyle with little physical activity can increase your risk for breast cancer.

**Poor Diet:** A diet high in saturated fat and lacking fruits and vegetables can increase your risk for breast cancer.

**Drinking Alcohol:** Frequent consumption of alcohol can increase your risk for breast cancer. The more alcohol you consume, the greater the risk.

**Being Overweight or Obese:** Being overweight or obese can increase your risk for breast cancer. Your risk is increased if you have already gone through menopause.

**Combined Hormone Replacement Therapy (HRT):** Taking combined hormone replacement therapy, as prescribed for menopause, can increase your risk for breast cancer and increases the risk that the cancer will be detected at a more advanced stage.
What are the stats?

60-70% of people with breast cancer have no connection to these risk factors at all, and other people with risk factors will never develop cancer.

These do not cause breast cancer:

1. Breast cancer is not contagious; you can’t contract cancer from a person who has the disease.
2. Breast cancer is not caused by wearing underwire bras, implants, deodorants, antiperspirants, mammograms, caffeine, plastic food serving items, microwaves, or cell phones, as myths often suggest.

Source: www.nationalbreastcancer.org

Sanlam Dread Disease Cover

Contracting a dread disease like breast cancer may have a devastating effect on your lifestyle. Apart from the physical and emotional trauma it can cause, it can also put financial pressure on your ability to continue with the lifestyle you are accustomed to.

Sanlam Dread Disease provides a simple, effective solution for this risk, with enough options to suit your needs. It provides excellent cover against the more serious and prevalent diseases that can have a significant impact on your quality of life.

• With Sanlam Dread Disease your claim is usually based on the diagnosis of a disease, and not on the degree of permanent damage or impairment sustained.
• Sanlam Dread Disease pays a generous fixed percentage of the cover amount, with only limited use of sliding scales.
• Sanlam Life determines your risk profile on application for the policy, and continues to carry the risk of future changes on your behalf. If your occupation, income, part-time activities or smoking habits change in the future, you still enjoy the peace of mind that your benefits, premiums, terms and conditions continue unchanged.
• If Sanlam Life admitted a claim in the case of a stand-alone benefit, the cover amount of the benefit will not automatically be reduced by the claim amount. You may therefore submit another claim for certain remaining unrelated diseases.
• Sanlam Dread Disease allows you to combine the different dread disease options for the same life insured, so you can tailor your policy to not only suit your needs, but also your pocket.
Four options are available, and each can be selected as a stand-alone or an accelerator benefit.

**Whole-life Core Dread Disease**

**Whole-life Comprehensive Dread Disease**

**Core Dread Disease (to age 65)**

The core dread disease benefit covers cancer, myocardial infarction, stroke and coronary artery bypass graft.

**Comprehensive Dread Disease (to age 65)**

The comprehensive dread disease benefit covers cancer, myocardial infarction, heart valve surgery, valvotomy by endoscopic procedures, aortic artery surgery, arrhythmia, cardiomyopathy, stroke, blindness, organ transplant, renal failure, liver failure, end-stage lung disease, coronary artery surgery, sero-positive rheumatoid arthritis, multiple sclerosis, Parkinson's disease, loss of limb function, paraplegia, quadriplegia, benign brain tumor, pulmonary embolism, hearing loss, burns, coma, accidental HIV infection, Alzheimer's disease, motor neurone disease, muscular dystrophy and aplastic anaemia. A catch-all claim event is also offered.

Under all our Dread Disease benefits we cover Cancer as follows:

- Cancer, except the cancers excluded under “Exclusions”: 100%
- Cancer in situ of the breast or fibrocystic disease of the breasts in the presence of a strong family history, that according to best medical practice at the time, requires a total unilateral or bilateral mastectomy: 30%

**SCIDEP 4x4-Grid for Sanlam’s Comprehensive and Core Dread Disease benefits:**

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<thead>
<tr>
<th>CLAIM EVENT</th>
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