

# Protecting women's health & wealth

Critical facts



Many women may take the time to shop around for health, car or home and contents insurance, but put considerably less thought into life insurance cover for a major critical illness.

Many women are underinsured. Some won't have the money to take time off if unwell. Some won't be able to afford a medical specialist if they are unwell. Some may even have to wait for treatment.

Becoming critically ill is not rare. One in four women will be diagnosed with cancer of some sort in Australia\*. Some recover and return to their normal lives. Many do not.

# Here are the critical facts every woman needs to know.

\* Australian women before age 75, The Cancer Council, 2006

## Independent and career women

A fifth of Australia's population now live alone\*. While many of this group are single women have no children and thriving careers, many also have large debts and mortgages. That's why it's even more important for women to protect their income and assets than say twenty years ago.

### Complete body protection

Life insurance enables women to insure themselves for a fixed monthly income or lump sum payment if they become critically ill. It does not work like health insurance. The amount of cover women need will depends on a whole range of factors, such as age, income and debt levels. Women can talk to their adviser about whether they have enough cover should they become critically ill.

#### Jargon buster

“ Critical illness life insurance can pay a lump sum amount or a fixed monthly amount if a specified critical illness is suffered. ”

### Critical illness does happen...

Increased awareness about cancer, screening programs and early detection means that cancer is increasingly diagnosed in women - which means it is often at an earlier stage and can be more effectively treated. These types of early abnormalities are known as 'pre-invasive cancers'.

If left untreated, there is an increased risk that a mass of abnormal cells or tumour is formed and spreads to different parts of the body. These are known as malignant tumours, commonly referred to as cancer or 'invasive cancer', and can really bring home the potential need for life insurance for critical illness.

For more information, please speak to your financial adviser.

\* Australian Bureau of Statistics, Census 2001

## The early signs of cancer

While a 'pre-invasive cancer' does not always result in cancer spreading throughout the body, it can provide an early indicator of women that are at risk before it becomes a serious abnormality (an 'invasive cancer').

### Breast cancer: the critical facts

#### Treatment

A mastectomy is often the most appropriate operation for the disease. However, for less serious conditions, an excision to the affected area may be appropriate. This may be supplemented with radiotherapy and/or an endocrine treatment.

#### Survival rates

Treatment methods are extremely effective. A five year survival rate is around 98% when detected and treated at an early stage.

#### What makes Aviva stand out?

“ If a female client is paid by us for a critical illness, she can get access to expert advice from worldwide medical doctors and institutions... ”

Known as Critical Illness Care Benefit, this can provide access to expert medical advice. This is unique to Aviva, standard with all new Aviva critical illness contracts and is available at no cost.

### Cervical cancer: the critical facts

#### Treatment

For more serious abnormalities immediate treatment is required. Treatment methods include laser, diathermy, cryosurgery, wire loop excision and cone biopsy.

If left untreated, abnormalities may disappear, persist or eventually progress to a serious cervical cancer. When it is serious, this is also known as 'invasive cancer', and several studies have shown that approximately 33-50% of cases may spontaneously regress without treatment.

#### Survival rates

Like breast cancer, treatment methods for cervical cancer are extremely effective. A five year survival rate is around 96% when detected and treated at an early stage.

Progression times range from one to 30 years. On average, cervical cancer takes at least a decade to develop, and it is difficult to predict which cases will progress.

## Family women

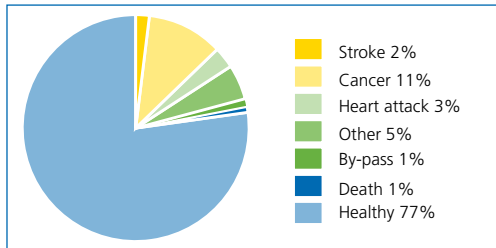
Getting divorced, becoming widowed, or looking after adult children is getting more common for many Australian women. But many women fail to protect themselves for unforeseen illnesses if no-one is around to take care of them.

Those women who do think of life insurance usually insure their husband or partner before themselves. While this is important, more women are recognising that if they are unwell they may need money for a carer, a housekeeper, or just some money to stay afloat. Being unwell can be tough for your family. It can be even worse for women with children or who are on their own.

Life insurance is not just cover for your spouse

### Are women at risk?

**Women aged 36-64 are open to all sorts of critical illnesses.**



Source: Pricing dread Disease Insurance, 1994: Report presented to the Institute of Actuaries of Australia, Edward Gabrizio and Warren Gratton

### What makes Aviva stand out?

“ You can insure up to five children or grandchildren for a defined critical illness ”

Women can get cover for their children. This is known as the Child's Critical Illness Care Benefit.

“ Clients can gain automatic benefit improvements ”

If Aviva releases a new or improved benefit that results in no increase in premium rates, we'll upgrade your benefit automatically.

For more information, please speak to your financial adviser.



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## Mature women

Mature women are open to different sorts of health problems and situations. If they are insured for a critical illness with Aviva their lump sum insurance will expire at age 90<sup>^</sup>, but it is assessed differently after age 65.

### The top five cancers for women<sup>1</sup>

#### 1. Breast cancer

28% of new cancers  
16% of cancer deaths  
1 in 11 chance\*

#### 2. Skin cancer

10% of new cancers  
2% of cancer deaths  
1 in 33 chance\*

#### 3. Large Bowel cancer<sup>2</sup>

13% of new cancers  
13% of cancer deaths  
1 in 27 chance\*

#### 4. Gynaecological<sup>3</sup>

9% of new cancers  
8% of cancer deaths  
1 in 35 chance\*

#### 5. Hematopoietic<sup>4</sup>

8% of new cancers  
10% of cancer deaths  
1 in 43 chance\*

### Did you know?

About one in every ten pap smear results indicate some kind of cervical abnormality. While many of these are not serious, a high number are found in women aged between 25 and 35 years. They also occur in both younger and older women.

### Notes:

1. Excludes in-situ cancers for breast and melanoma, and for cervical cancer, includes micro invasive carcinomas but not CIN III or carcinoma-in-situ
2. Large bowel: Includes colon, rectum, recto sigmoid, anus
3. Gynaecological: Includes cervix, uterus, ovary, placenta, other female genital organs
4. Haematopoietic: Includes Hodgkin's disease, Non-Hodgkin's lymphoma and leukaemia

\* Lifetime risk of developing cancer from 0-74 years.

<sup>^</sup> With the exception of Stand Alone Recovery Money which expires at age 65. After age 65, all policies that cover critical illness will change to a 'Loss of Independent Existence' definition.

## Did you know?

The early detection of breast cancer (a 'pre-invasive cancer' or in medical terms 'Ductal carcinoma in situ of the breast') is commonly identified on a mammogram or by chance on a breast biopsy for another condition. Before the introduction of nationwide mammographic screening in Australia in 1991, it was rarely found. Since then, the detection rate has increased.

## For more information, please speak to your financial adviser.

1. Cancer in New South Wales Incidence and Mortality 2003; NSW Central Cancer Registry Cancer Institute NSW; May 2005
2. Australian Institute of Health and Welfare and The Cancer Council of Victoria
3. Cervical Screening in Australia 2002-2003 The Australian Institute of Health and Welfare and Australian Government Department of Health and Ageing for the National Cervical Screening Program October 2005 Australian Institute of Health and Welfare Canberra AIHW cat. no. CAN 26
4. National Cervical Screening Program: Screening for the Prevention of Cervical Cancer, May 1998
5. BreastScreen Australia Monitoring Report 2001-2002, The Australian Institute of Health and Welfare and the Australian Government Department of Health and Ageing for the BreastScreen Australia Program, February 2005, Canberra AIHW cat. no. CAN 24

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