

You may be
strong, but you're
not invincible



Life changes. Be prepared. Be protected.

A serious illness can strike at any time,
with devastating consequences.

No one is invincible and so you need to consider the impact a serious illness would have on you and your family, and whether you are prepared to deal with the financial implications.

We have collated some thought-provoking global statistics on men's health to illustrate this.

**On a global average,
women outlive men by
more than five years.¹**

Read on to find out more.

Cancer incidence and death due to cancer

**PROSTATE CANCER²
IS THE SECOND
MOST COMMON
CANCER IN MEN
WORLDWIDE**



**SURVIVAL RATE FOR
PROSTATE CANCER³**
EARLY DIAGNOSIS OF PROSTATE CANCER
DRAMATICALLY IMPROVES THE PROGNOSIS

IN THE US, THE FIVE-YEAR
SURVIVAL RATE FOLLOWING
**EARLY DIAGNOSIS
OF LOCALISED PROSTATE CANCER**

IS 100%

**WORLDWIDE
52,000⁴**

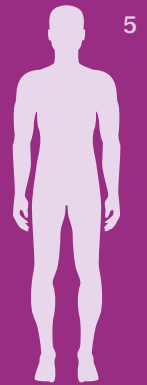
**MEN ARE DIAGNOSED WITH
TESTICULAR CANCER EACH YEAR**

**TESTICULAR CANCER
IS THE MOST COMMON FORM OF
THE DISEASE AMONG YOUNG MEN
BETWEEN THE AGES OF 15 AND 40**

**MOST COMMON
CANCERS**

LEADING TO MALE
DEATHS
IN THE UAE ARE

- 1 Lung
- 2 Colorectal
- 3 Liver
- 4 Leukaemia
- 5 Pancreatic



**SOME COMMON MEN'S
HEALTH ISSUES IN THE UAE⁶**

- Benign prostatic hyperplasia
- Colorectal cancer
- Cardiovascular disease

**IN THE UK
1 IN 8 MEN**



WILL BE DIAGNOSED WITH

**PROSTATE
CANCER
AT SOME POINT
IN THEIR LIVES**

NON-COMMUNICABLE DISEASES (NCDs) SUCH AS



ISCHAEMIC HEART DISEASE



**AND CHRONIC OBSTRUCTIVE
PULMONARY DISEASE (COPD)**

WERE AMONG THE MOST COMMON CAUSES OF

PREMATURE DEATH
AMONG INDIAN MALES IN 2017⁸

IN 2019 AUSTRALIA⁹
IS EXPECTED TO BE AMONG
THE COUNTRIES WITH THE
HIGHEST INCIDENCE OF
PROSTATE CANCER

PROSTATE CANCER

IS THE MOST COMMONLY DIAGNOSED CANCER
IN MEN IN AUSTRALIA WITH ALMOST
20,000 DIAGNOSES AND

3,306¹⁰

DEATHS EACH YEAR

11
**5 MOST COMMON
CANCERS
IN INDIAN MEN**

Lip/oral cavity



Lung



Stomach



Colorectal



Esophagus



12 **IN THE UK THE BIGGEST SINGLE CAUSE OF
DEATH IN MEN IS ISCHAEMIC HEART DISEASE**
THE SECOND MAJOR CAUSE OF DEATH IS **DEMENTIA &
ALZHEIMER'S DISEASE** WHILE THE THIRD IS **CANCER**

However, there is some good news...

While not all critical illnesses can be prevented, there are several things you can do to ensure that your mental and physical wellbeing is maintained:

1

Be active – Many diseases can be kept at bay by maintaining an active lifestyle that includes some form of sport.



2

Eat a balanced diet – Studies say that men's diets are generally less healthy than women's, as they often contain more fats, sugars, processed foods and less fruit and vegetables.* However, what you eat plays a very important role in your overall wellbeing, and you should eat a carefully balanced diet.



3

Be aware of family history – If more than two close relatives on the same side of your family have suffered from the same type of cancer, or different cancers caused by the same gene fault, this could imply that you have a strong family history of cancer. In such circumstances, contact your GP so they can guide you on next steps, such as screening or visiting a genetics clinic.■



4

Pay attention to your body – While many cancers can go unnoticed, our body often shows early symptoms that we need to be aware of. For men, these include: rectal bleeding, blood in urine, unusual coughing, testicular lumps and excessive fatigue, among others.◆



5

Book yourself in for regular checks – Along with being active and eating well, it is extremely important to ensure you get yourself checked regularly. Heart check-ups and regular cancer screenings will ensure that any issues are identified early, which will increase your chances of overcoming them.▲



6

Ask for help – There is a general notion that men tend to ignore health issues, and don't look after themselves. However, it takes strength and courage to accept that it is okay not to feel okay, and to ask for help.



7

Arrange for insurance cover – Critical illness cover will ensure that if you are diagnosed with a serious health condition, you will have resources in place to pay for any necessary care, without incurring potentially crippling financial burdens.



Sources

- * <https://www.independent.ie/life/health-wellbeing/mental-health/12-wellbeing-tips-for-men-35092966.html>
- <https://www.cancerresearchuk.org/about-cancer/causes-of-cancer/inherited-cancer-genes-and-increased-cancer-risk/family-history-and-inherited-cancer-genes>
- ◆ <https://www.healthline.com/health/mens-cancer-early-symptoms>
- ▲ <https://www.cancer.org/latest-news/4-cancer-screening-tests-for-men.html>

Critical illness insurance cover – what it is and why you need it

Illnesses and accidents are always unexpected, and can be expensive in terms of medical costs, loss of earnings and the major disruption to your life. Critical illness insurance cover gives you the peace of mind that you will have the resources available to help with the costs associated with life after surviving a critical illness.

Critical illness cover pays a lump sum after diagnosis of one or more of a wide range of conditions. This one-off payment is not linked to the cost of treatment or other expenses, so you can use it to pay for whatever you need.

International Protector Middle East +

International Protector Middle East + (IPME +) is a market-leading, award-winning, term insurance product from Friends Provident International Limited (FPIL). Term insurance is one of the most cost effective ways to protect your family, your home, your savings and even your business.

IPME + is available for individuals or on a joint life basis and can be written as a life, life or earlier critical illness or standalone critical illness policy. It covers an exhaustive list of serious illnesses and costs less than you might think.

The table below shows indicative monthly costs for life or earlier critical illness cover for different ages and sums assured.

Premium for a male non-smoker for 20 years of life or earlier critical illness cover		
Age at start of plan	Cover of AED1 million	Cover of USD200,000
30 years	AED250.66 per month	USD54.36 per month
40 years	AED432.65 per month	USD91.61 per month

NB Critical illness premiums are reviewed every five years and may vary depending on our claims experience and the predicted cost of providing the benefits.

The premiums quoted in the table above assume FPIL standard Indian/Western expat rates.

The above quoted premiums are for the regular premium payment option. IPME + also offers an accelerated premium payment option.

Sources

- 1 <https://apps.who.int/iris/bitstream/handle/10665/311696/WHO-DAD-2019.1-eng.pdf>
- 2 <https://www.wcrf.org/dietandcancer/cancer-trends/prostate-cancer-statistics>
- 3 <https://seer.cancer.gov/statfacts/html/prost.html>
- 4 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6155960/>
- 5 <https://www.haad.ae/simplycheck/tabid/140/Default.aspx>
- 6 <https://www.thenational.ae/lifestyle/wellbeing/six-common-men-s-health-issues-in-the-uae-symptoms-risks-and-solutions-1.226779>
- 7 <https://prostatecanceruk.org/prostate-information/are-you-at-risk>
- 8 <http://www.healthdata.org/india>
- 9 <https://www.wcrf.org/dietandcancer/cancer-trends/prostate-cancer-statistics>
- 10 <https://prostate-cancer.canceraustralia.gov.au/statistics>
- 11 <http://cancerindia.org.in/statistics/>
- 12 <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/deathsregisteredinenlandandwalesseriesdr/2017>

Next steps

Whether you are single, building a life with your wife or divorced...

01 Look

at your current income and outgoings, your financial commitments and any assets you need to protect.

02 Consider

what you value about your current lifestyle, and the lives of your loved ones and dependents. Think about how they may be affected if you become critically ill or if you were to die.

03 Speak

with your financial adviser to find out more about how IPME + can give you peace of mind as you plan your future.

Find out more by visiting:

www.fpinternational.ae/protect/critical-illness/

Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit www.fpinternational.com/legal/privacy-and-cookies to view the full policy or this can be provided on request from our Data Protection Officer.

Copyright© 2020 Friends Provident International Limited. All rights reserved.

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: www.fpinternational.com. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.