

BREAST CANCER



DID YOU KNOW?

BREAST CANCER IS THE MOST PREVALENT CANCER IN THE WORLD

RISK FACTORS for breast cancer in women and men

Breast cancer is not a transmissible nor an infectious disease. According to the WHO, approximately half of breast cancers develop in women with no identifiable breast cancer risk factors other than gender (female) and age (over 40 years). There are, however, certain factors that increase the risk of developing breast cancer. These are:



Age - one's risk of breast cancer goes up as one gets older.



Genetics - up to 10% of breast cancers are thought to be hereditary caused by abnormal genes and passed from parents to child.



Family history - women with close relatives who have been diagnosed with breast cancer have a higher risk of developing the disease.



Weight - obesity increases the number of fat cells in the body.



Radiation exposure - radiation treatment makes one more likely to develop breast cancer later in life.

19.4 million

WORLDWIDE
WOMEN ARE
DIAGNOSED EACH
YEAR

**1 IN EVERY 27
WOMEN IN SOUTH
AFRICA WILL
DEVELOP BREAST
CANCER**

KNOW YOUR RISK

- Talk to your family to learn about your family's health history.
- Talk to your healthcare provider about your risk of breast cancer.



PREVENTION IS BETTER THAN CURE

Behavioural choices and related interventions reduce the risk of developing breast cancer. These include:



Reduce your body mass index (BMI). BMI is a method to calculate if your weight is healthy, considering your height and weight. A healthy BMI for women is between 18.5 and 24.9.



Healthy body, healthy soul. Maintain a balanced diet to improve energy levels and boost your immunity.



Be more active. Regular exercise controls weight, improves mood and boosts energy.



Get to know the warning signs; early detection can increase your survival rate by up to 99%.

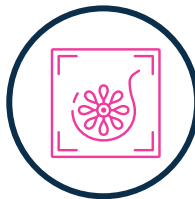


Avoid excessive use of alcohol and tobacco products.

GET SCREENED



Ask your healthcare provider which screening tests are right for you if you are at a higher risk.



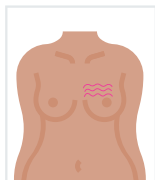
A yearly mammogram starting at age 40 if you are at average risk.



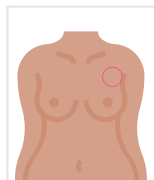
A yearly clinical breast exam starting at age 20.

WARNING SIGNS

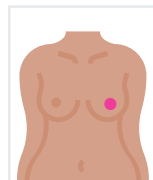
See your healthcare provider right away if you notice any of these breast changes:



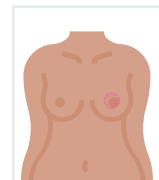
Itchy, scaly sore or rash on the nipple



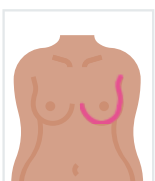
New pain in one spot that does not go away



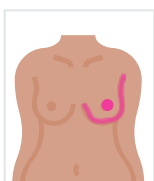
Pulling in of your nipple or other parts of the breast



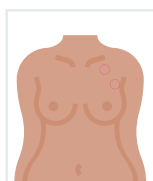
Nipple discharge that starts suddenly, especially with bloody nipple discharge



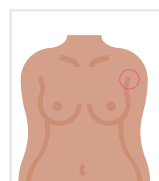
Swelling, warmth, redness or darkening of the breast



Change in the size or shape of the breast



Dimpling or puckering of the skin



Lumps, hard knots or thickening inside the breast or underarm area

HOW PPS **PROVIDER™** BENEFITS COVER YOU

Sickness and Permanent Incapacity benefit	The Sickness benefit pays out if you are booked off due to illness or injury – including cancer. This benefit will provide support for up to two years, after which you will be assessed for Permanent Incapacity.
Occupational and Functional Disability benefit	The Occupational Disability benefit assesses your ability to perform your usual professional duties. The Functional Disability benefit covers a list of conditions; cancer is one of many.
Professional Life Provider	The benefit includes the Terminal Illness benefit which accelerates 50% of the life cover sum assured if you are diagnosed with a terminal illness and have less than 12 months to live (in PPS's opinion). You may also withdraw your full PPS Profit-Share Account when a Terminal Illness claim has been approved.
Critical Illness Cover	Provides cover if you suffer from a listed dread disease, physical impairment or trauma. It also provides cover for preventative double mastectomies. The optional CI 100% rider benefit is available where your claim payment will be increased from 25% to 100%.
EXPANDER Rider benefit	Provides cover for lower severity conditions such as stage 1 cancer with surgical intervention.
EXACT Rider benefit	You may apply for an additional lump sum for specific types of cancer that meet the claims criteria and have the genetic makeup making it susceptible to immunotherapy/targeted therapy.

CLAIM EXAMPLE



Kim (36)* was diagnosed with stage 1 breast cancer in her left breast in 2019, at the age of 36. Kim had Critical Illness Cover of R604 642 at the time of her diagnosis with the optional CI 100% Rider benefit, her claim was boosted from 25% to a full 100% payment. She could not work during her initial treatment, but the Sickness benefit supported her during the days she was booked off.

In July 2020, Kim was diagnosed with stage 4 Metastatic lesions to her spine and mammary glands. Through the reinstatement of cover, Kim could claim again on her Critical Illness benefit and received another 100% payment. Her Sickness benefit also supported her through this treatment.

A total of R316 295 was paid on her Sickness benefit.

Nobody can predict the future. Plan for the unplanned by getting your cover in place.

INFORMATION OBTAINED FROM



Life Insurance | Investments | Financial Planning | Short-Term Insurance | Medical Aid

*The names used are fictitious; however, they reflect real-life claims received by PPS. All valid claims are assessed individually and paid in line with the product rules.

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