



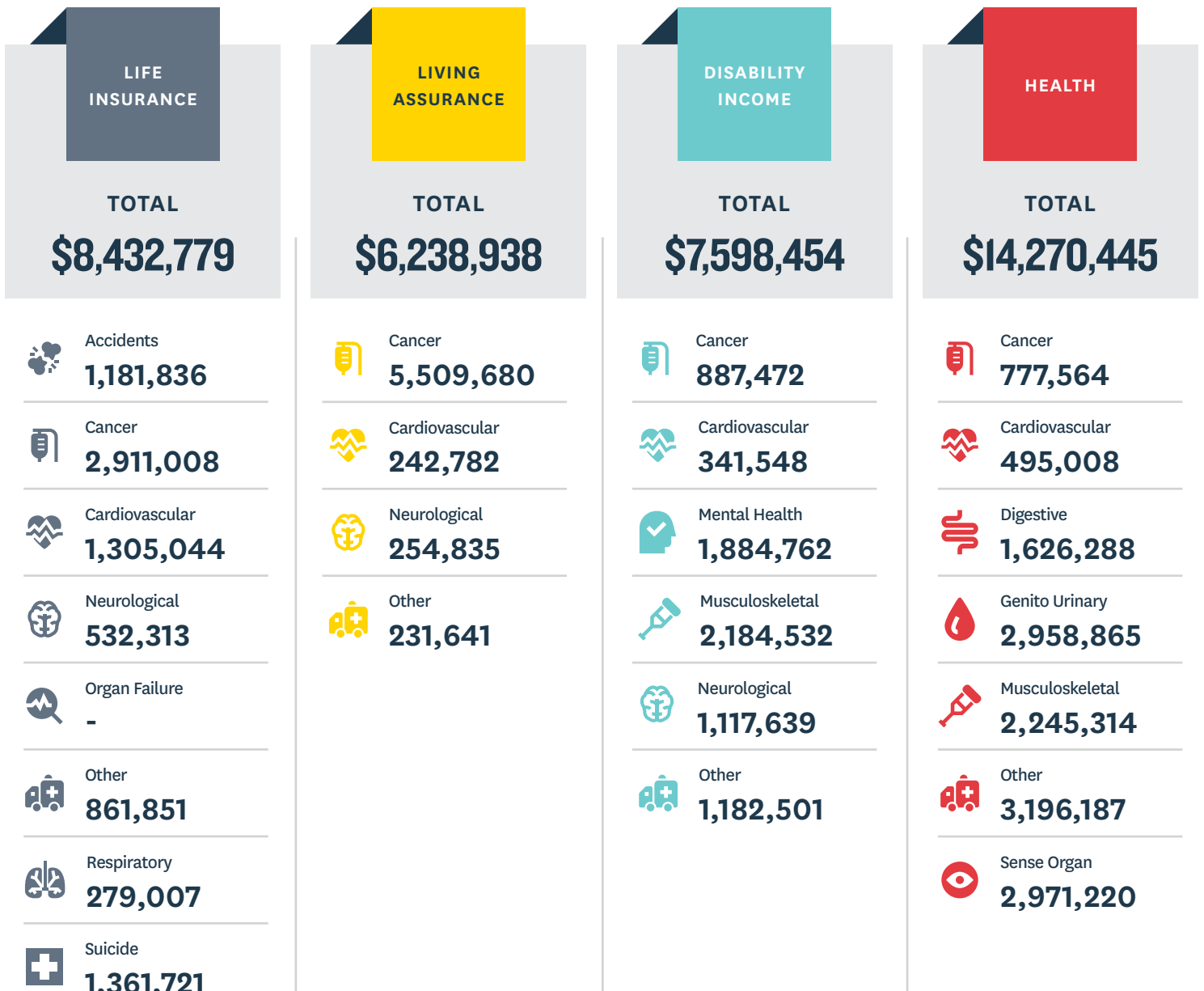
What our claims figures tell us...

With youth on their side, there may be less need to claim – but having insurance while their health is good means cover can be more affordable and inclusive in the long run.

They will, however, be more likely than any other age group to claim on their life cover because of an accident. Meanwhile, income protection becomes increasingly important as they take on added responsibilities, such as buying a house or starting a family.

Cancer is the main reason under-40s will need to claim on their critical illness and life insurance and policies.

Health insurance provides essential support, as it does for all age groups.



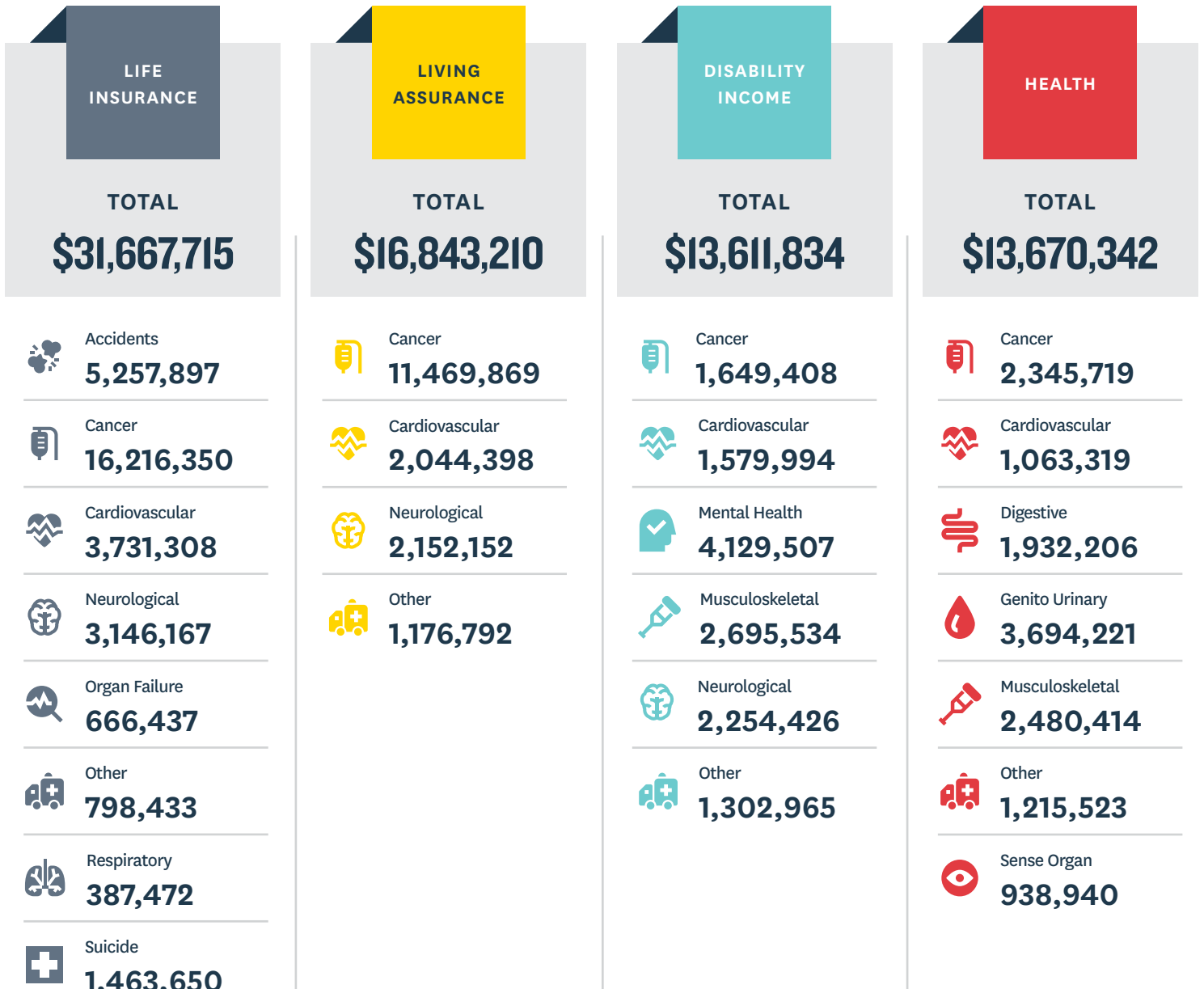


What our claims figures tell us...

Life might begin at 40, but claims also rise dramatically around this time. The forty-somethings receive significant financial support through income protection. And at this time of life, having their income continue when they're unable to work – and have a mortgage to pay, and a family to support – is invaluable.

There is also a significant increase in critical illness and life insurance claims, for which cancer is the main cause.

As with every age group, health insurance proves to be an essential part of their insurance protection.





What our claims figures tell us...

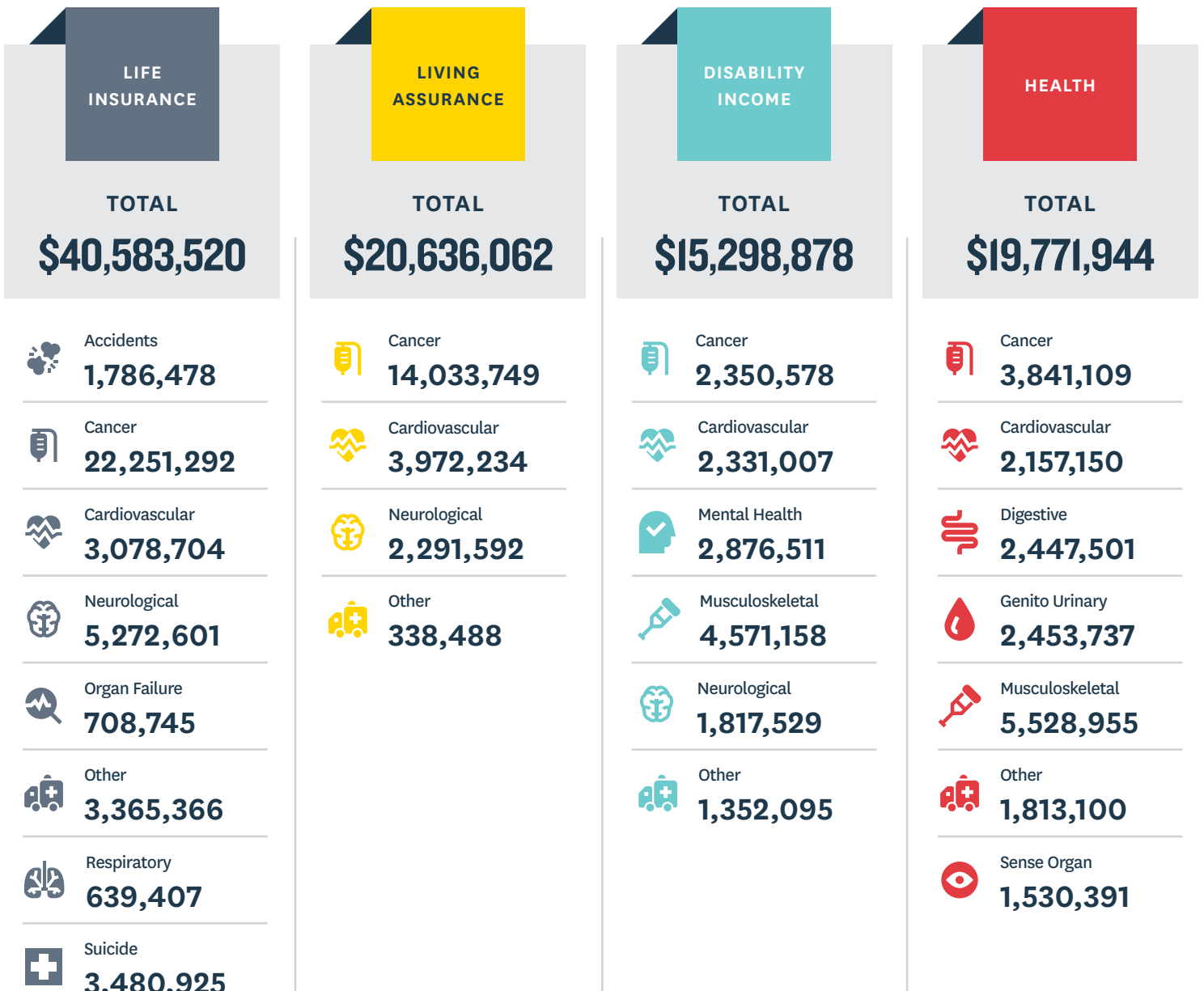
With age comes wisdom, but unfortunately that's not all it brings.

The chance of serious illness increases significantly – adding tremendous value to their life, critical illness and income protection cover.

Sovereign provides more financial support to the fifty-plus age group than any other provider.

Cancer is an ever-growing risk, and accounts for 50 per cent of all life, income protection and critical illness claims.

Health insurance remains essential for the 50-something age group.





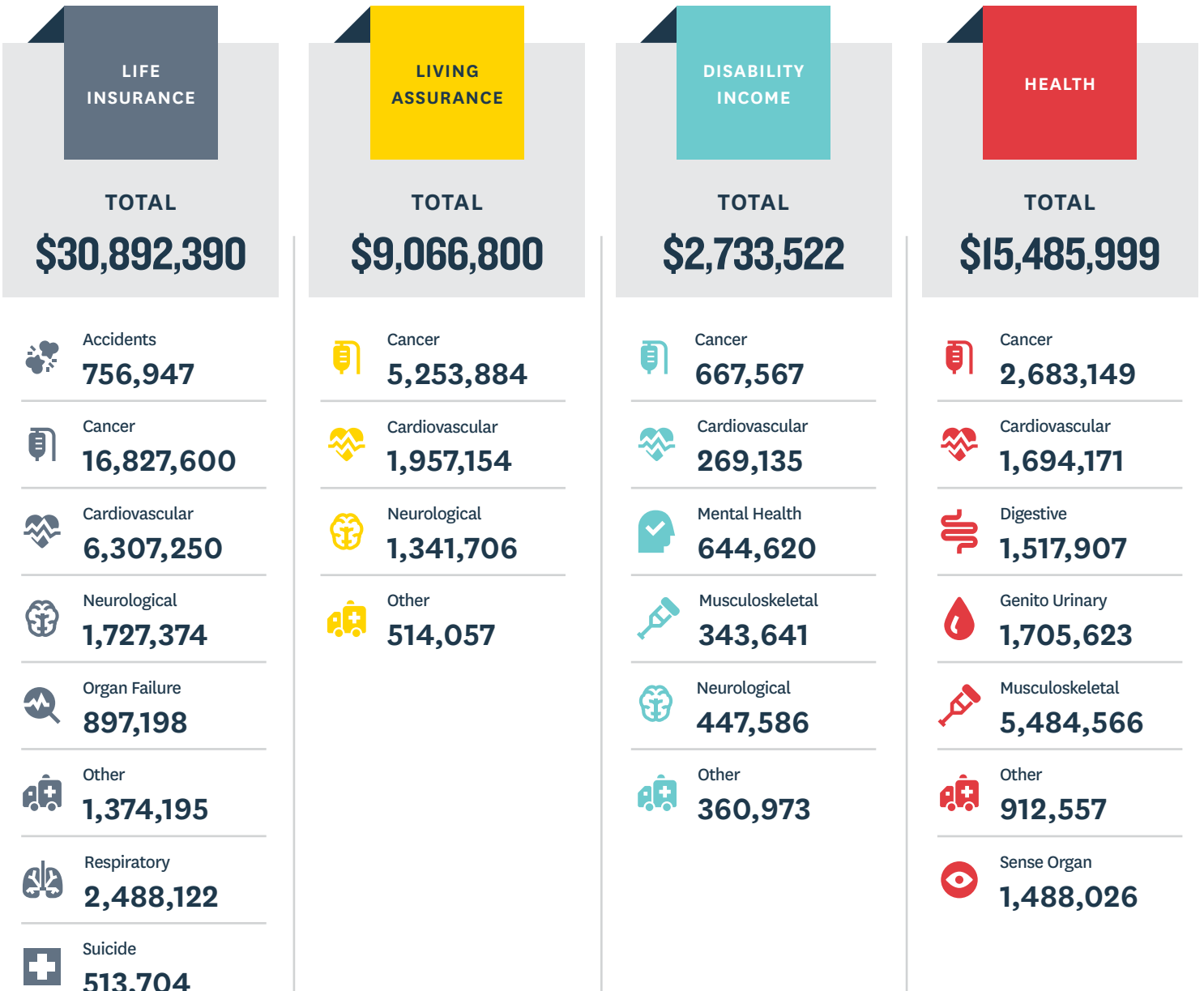
What our claims figures tell us...

Sixty is the new 40. There's still a lot of living to do. As we get older, however, health issues are more common.

While the sixty-somethings may have less call for income protection, they account for the second highest claims total for life and health insurance.

Critical illness cover also continues to provide valuable protection to people nearing retirement.

Quality of life and looking out for those who really matter are important at any age.





What our claims figures tell us...

Our insurance needs change as we grow older. Most people in the 70-plus age group are happily retired, so there's no call for income protection.

Critical illness claims are also relatively low at this time of life.

However, health insurance remains important, and life insurance claims still provide invaluable support.

Quality of life, and looking out for those who really matter, are important at any age.

