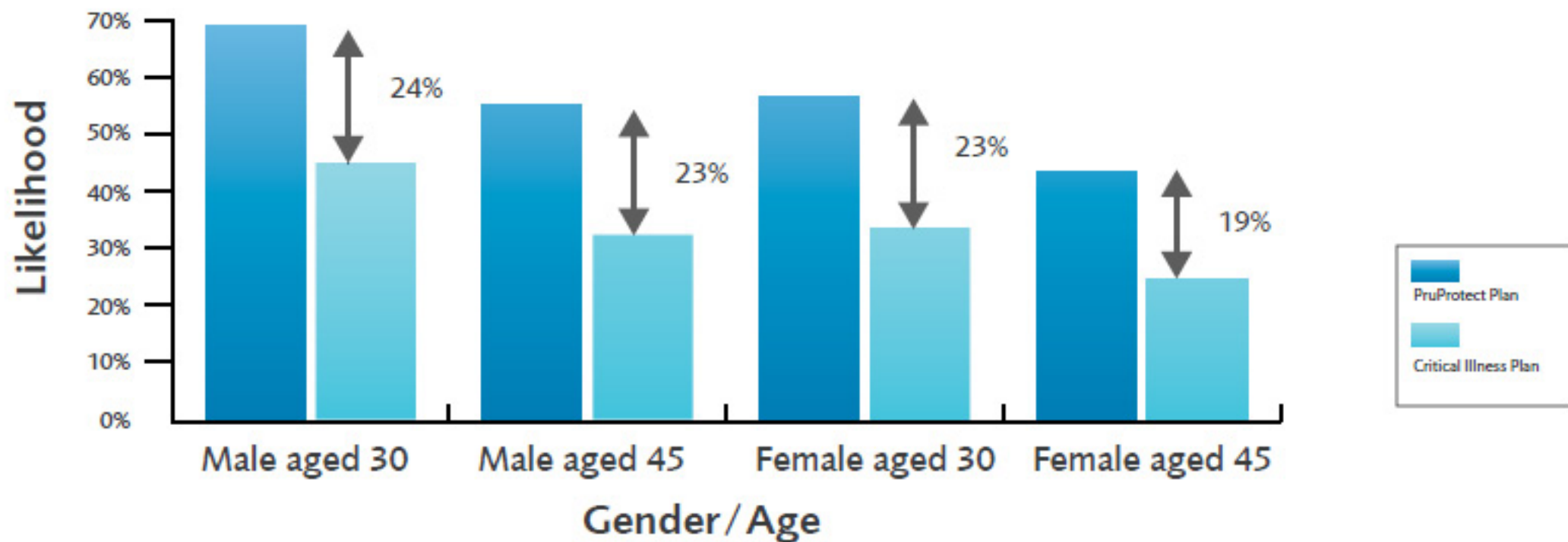


## Likelihood of suffering a condition covered before age 65



Source – Hannover Life Re UK February 2010

- Estimates are based on Hannover Life Re UK's interpretation of general population incidence rates and their best estimate view of future trends. Incidence rates for the entire population may be different to those of lives who take out life insurance products.
- The typical Critical Illness product is a comprehensive one and covers most conditions seen in the market.
- PruProtect estimates are based on the PruProtect Comprehensive Plan.