



Critical Illness Plans

Protect yourself against the unexpected

Be prepared for life's uncertainties

Critical Illnesses are Singapore's top killers.



Cancer

is one of the leading causes of death in Singapore¹.



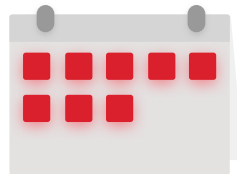
1 in 10

stroke patients in Singapore are under the age of 50³.



Singaporeans lack up to

80%

 in financial preparation for critical illnesses (CI)⁴.

35

 people are diagnosed with cancer every day².

When you are stricken with a critical illness, there is a high chance that you will be unable to work and enjoy a normal lifestyle. Loss of income can cause additional stress and financial burden, which is the last thing you want when you are trying to recover from a critical illness.

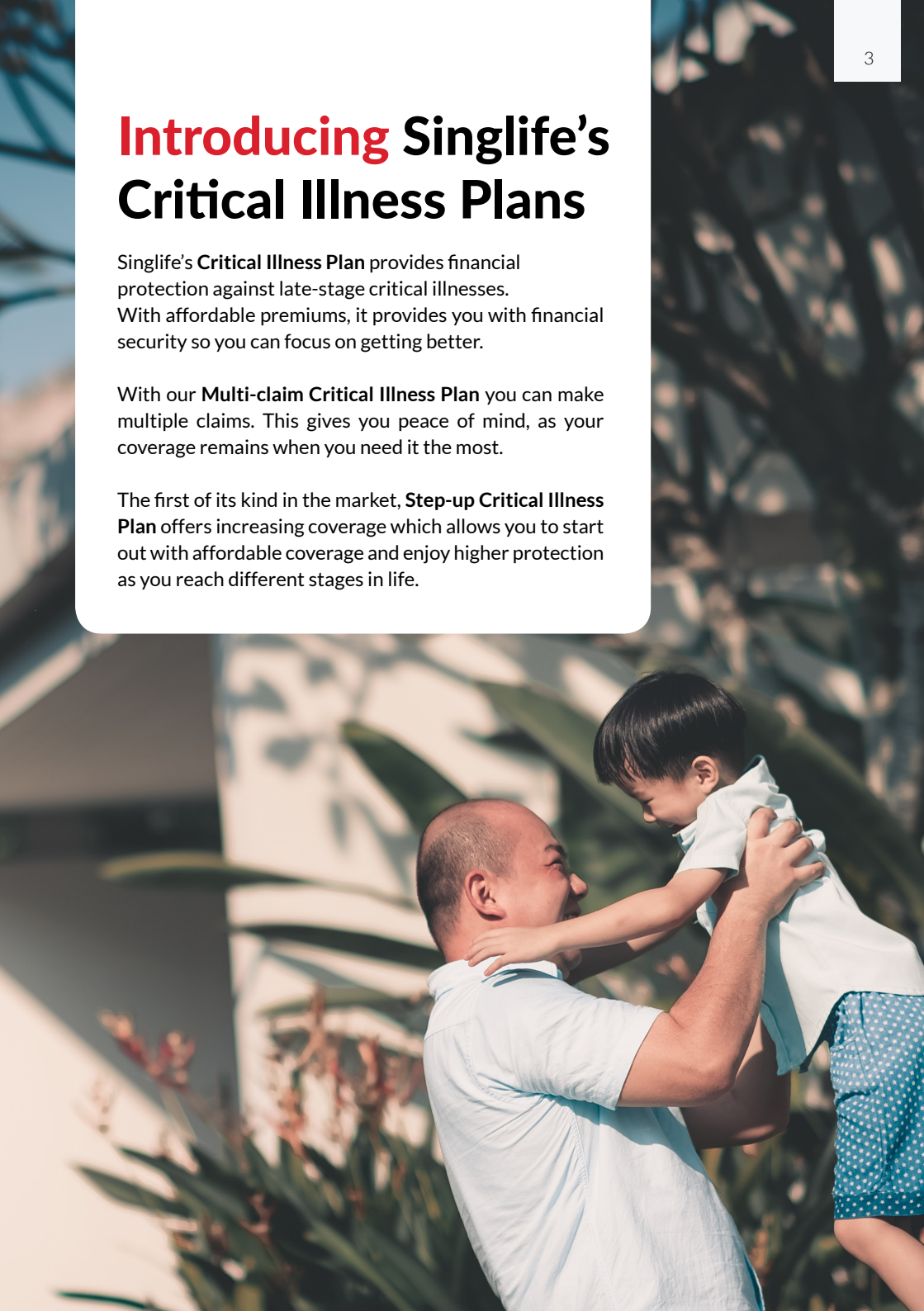
Taking steps to protect yourself is important for you and your loved ones.

Introducing Singlife's Critical Illness Plans

Singlife's **Critical Illness Plan** provides financial protection against late-stage critical illnesses. With affordable premiums, it provides you with financial security so you can focus on getting better.

With our **Multi-claim Critical Illness Plan** you can make multiple claims. This gives you peace of mind, as your coverage remains when you need it the most.

The first of its kind in the market, **Step-up Critical Illness Plan** offers increasing coverage which allows you to start out with affordable coverage and enjoy higher protection as you reach different stages in life.



8 Key Benefits

1

Highly customisable plans

tailored to your
needs and budget

ranging from basic coverage to the most comprehensive coverage.

2

**Make multiple
claims⁶ up to 300%**

of your sum assured with our **Multi-claim feature**.

3

Our one-of-a-kind **step-up feature** lets you

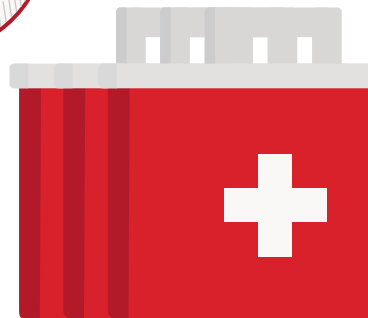
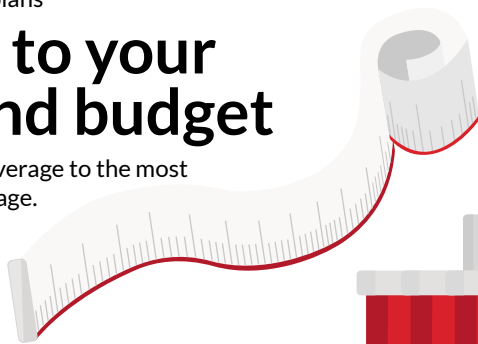
**start young, and
enjoy higher
coverage**

at later stages of life automatically⁷.

4

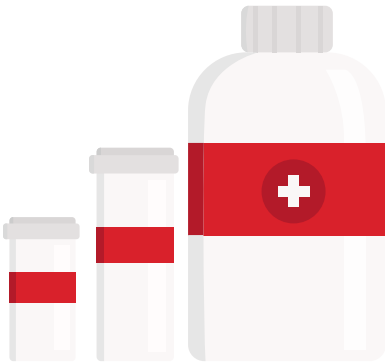
Financial protection

against 36 late-stage critical illnesses⁵ (LSCI)
at affordable premiums.



5 **Optional enhanced coverage**

on 35 early-stage critical illnesses and 35 intermediate-stage critical illnesses (early CI or ECI).

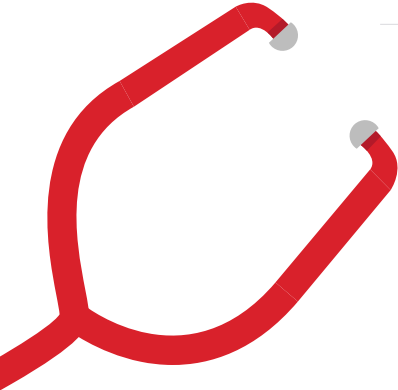


6

Additional choice of supplementary benefits to **boost your coverage** for specific illnesses.

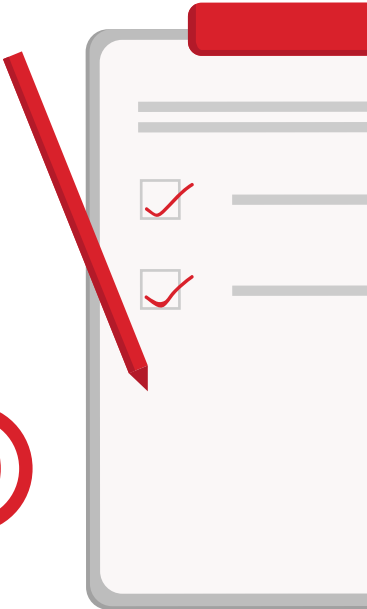
7 **Flexible choice**

of coverage amount and coverage term up to **age 99**.

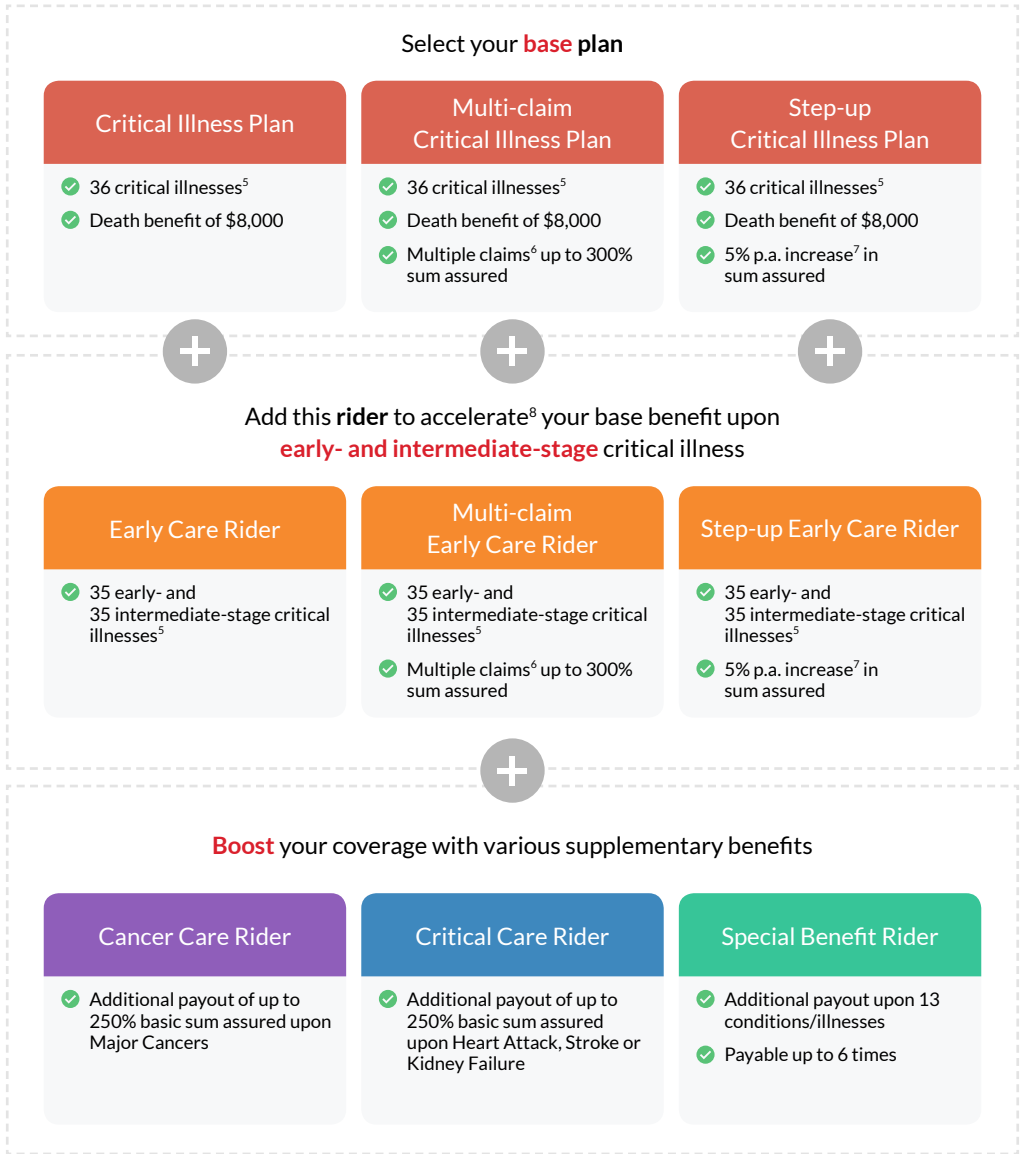


8

Lump sum death benefit of **S\$8,000**



Build a policy that fulfils your needs



Here's how our Critical Illness plans work.

Scenario 1



Fred



45 years old



Non-smoker



Restaurant Owner



Father of two children

Fred decides to purchase a **Critical Illness Plan** with a 30 year coverage term. In addition, he adds **Early Care Rider** to enhance his coverage.

Policy Purchased



How Critical Illness Plan works

Age

45

Fred purchases the **Critical Illness Plan with Early Care Rider** of \$100,000 sum assured for \$181.84 per month.

55

Fred suffers from Moderately Severe Burns (intermediate-stage of Major Burns) after an accident at his restaurant.

Fred receives a pay-out of \$100,000 under the Early Care Rider, which is an accelerated payment.
The policy terminates thereafter.



Scenario 2



Lily



35 years old



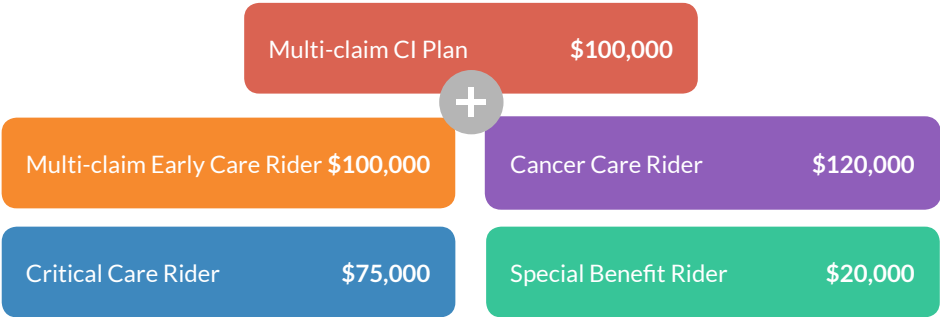
Non-smoker



Businesswoman

Lily decides to purchase a **Multi-claim Critical Illness Plan** with a 60 year coverage term.
In addition, she decided to add **all riders to enhance her coverage**.

Policy Purchased



How Multi-claim Critical Illness Plan works

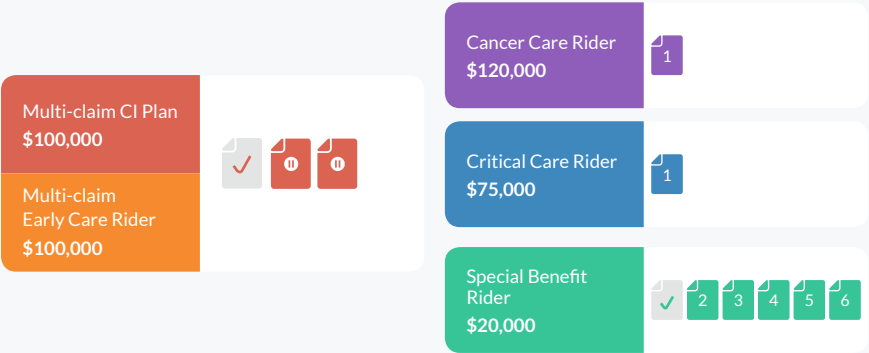
Age

35 Lily purchases the **Multi-claim Critical Illness Plan with all riders.**
She pays a monthly premium of **\$240.95.**

50 Lily suffers from Carcinoma in situ of a breast that requires removal of one breast (mastectomy). She will receive two payouts for this claim.

Payout #1: \$100,000 under Early Care Rider, as accelerated payment.

Payout #2: \$20,000 under Special Benefit Rider for Mastectomy due to Carcinoma in situ of Breast.



✓ Indicates that a claim has been made and paid out.

⏸ Multi-claim plan/riders have a “reset period”, which is 12 consecutive months in which there are no claims made.⁶ Claims can be made up to 300% of the sum assured.⁷

Thereafter, early-stage to late-stage of this same critical illness cannot be claimed under base plan nor Early Care Rider⁸.

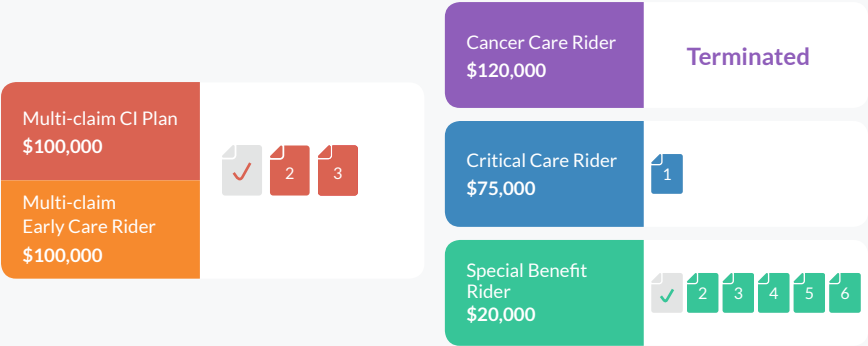
51 Lily remains in good health for the next 12 consecutive months, and makes no claims. Her sum assured is reset to 100%.

Age

53 2 years later, Lily’s cancer relapses and becomes Major Cancer of another breast.

Even though this cannot be claimed⁸ under the base plan, Lily makes a claim and receives \$120,000 under Cancer Care Rider.

Cancer Care Rider terminates.

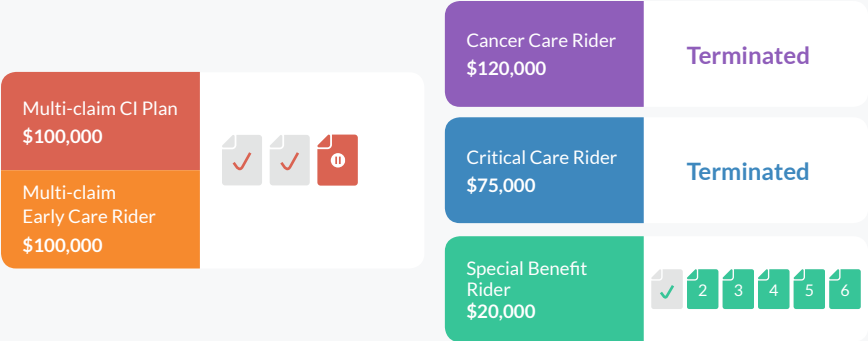


53 2 months later, Lily suffers a stroke as a result of complications from her cancer. She will receive two payouts for this claim.

Payout #1: \$100,000 under Multi-claim Critical Illness Plan since the sum assured was reset at age 51.

Payout #2: \$75,000 under Critical Care Rider.

Critical Care Rider terminates.



Age

53

2 months later, Lily passes away from her illness. Her family receives the death benefit of \$8,000, and the policy including all riders terminates.

Lily received a total pay-out of \$423,000 under her Multi-claim Critical Illness Plan and the riders.



Scenario 3



Sara



25 years old



Non-smoker



Fresh Graduate

Lily decides to purchase a **Step-up Critical Illness Plan** with a 30 year coverage term.

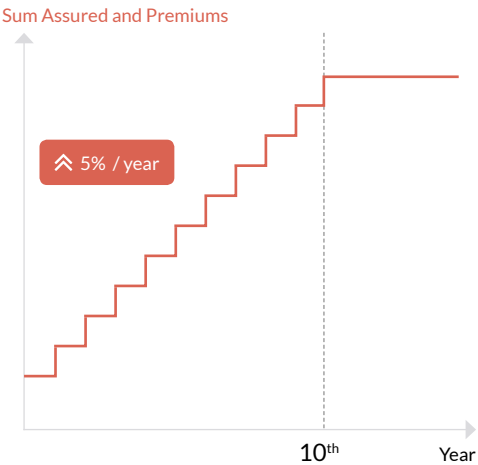
Policy Purchased

Initial Sum Assured

Step-up
Critical Illness Plan

\$100,000

Her sum assured and premiums will **increase by 5% after the end of each year for the first 10 years.**



How Step-up Critical Illness Plan works

Age

25

Sara purchases the **Step-up Critical Illness Plan**.

Her starting monthly premium will be \$56.15 for a coverage of \$100,000.

35

Her premiums will have increased to \$84.22 per month for \$150,000 sum assured.

45

Sara suffers from late-stage Stroke.

Sara receives a pay-out \$150,000 instead of the initial sum assured \$100,000 under the Step-up Critical Illness Plan.

For more information,
Speak with your financial adviser
or visit <https://singlife.com>

Footnotes

1. <https://www.moh.gov.sg/resources-statistics/singapore-health-facts/principal-causes-of-death>
2. https://www.nrdo.gov.sg/docs/librariesprovider3/Publications-Cancer/cancer-registry-annual-report-2015_web.pdf?sfvrsn=10
3. <https://www.straitstimes.com/singapore/1-in-10-stroke-patients-here-aged-under-50>
4. <https://www.todayonline.com/singapore/singaporeans-lack-80-critical-illness-protection-needs-life-insurance-association>
5. These Critical Illness definitions follow the standard LIA Critical Illness Framework. The definition of Major Cancers covered under this rider is the same as that covered under the base plan. You may refer to the Terms and Conditions for the definitions.
<https://www.lia.org.sg/industry-guidelines/health-insurance/2014/lia-critical-illness-ci-framework-2014/>
6. After each claim, your sum assured will be paid out and reduced to zero. After consecutive 12 claim-free months ("reset period") from the diagnosis date of the previous claim, the sum assured will be reset to 100% of the original amount and claims can be made under Multi-claim Critical Illness Plan or Multi-claim Early Care Rider again.

The sum assured can be reset multiple times until total of 300% of the sum assured is paid out under Multi-claim Critical Illness Plan and Multi-claim Early Care Rider.

Please refer to product summary for more details.
7. The sum assured will increase automatically by 5% of the initial amount at the end of each year until the sum assured reaches 150% of the initial amount. The premiums will increase accordingly.
8. Each stage of each critical illness can only be claimed once. The maximum amount payable for each critical illness aggregating all stages (early to late) is 100% of the sum assured.

Important Notes

The policy is underwritten by Singapore Life Pte. Ltd.

This material is published for general information and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. A copy of the Product Summary will be furnished to you during your application. You should read the Product Summary before deciding whether to purchase the policy. You may wish to seek advice from a financial adviser representative, before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of the plan can be found in the relevant policy contract.

Information is accurate as at February 2019.

This material has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or the Life Insurance Association Singapore or SDIC website (www.lia.org.sg or www.sdic.org.sg).

About Singapore Life

Singapore Life is the local life insurance company fully licensed by the Monetary Authority of Singapore since 1970. As a testament to the strength of our strong capital base, governance and capability, we successfully acquired Zurich Life Singapore's business portfolio and achieved more than SGD6.6 billion in life insurance coverage to date.

We deliver digital-first journeys by offering life insurance and savings products made exceedingly efficient through the use of cutting-edge technology. As Singapore's fastest growing life insurer, Singapore Life empowers consumers through simplified purchase experiences by harnessing convenience, transparency and accessibility.

We continue to build our digital footprint with a view to ensure all customers are able to leave behind a financially sound legacy for their loved ones. In short, Singapore Life makes life easy!



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Have an enquiry?
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