

# Disability Advance Rider Series 3 - Product Summary

## 1 Introduction

This is a regular premium supplementary benefit that provides cover for the event of total and permanent disability. This supplementary benefit does not have cash surrender value.

## 2 Your benefit

Your supplementary benefit sum assured will be paid as an acceleration of the base benefit if, during the period of cover, the life assured becomes totally and permanently disabled (at or before age 70 last birthday) as a result of disease, illness or injury.

Total and permanent disability means any of the following 3 disabilities:

- Occupational disability (applicable to age 18 to 65 last birthday)
- Presumptive disability
- Inability to perform 3 out of 6 Activities of Daily Living

Please refer to the Supplementary Benefit Terms and Conditions for the exact terms and definitions of the benefit.

### 2.1 Exclusions

We will not cover any claim arising directly or indirectly from:

- self-inflicted injury or attempted suicide;
- deliberate misuse of drugs, alcohol or dependence;
- injuries sustained during travel on any aerial device or conveyance except as a fare-paying passenger or a crew member of an international airline operating on a scheduled route or operated by RSAF; or
- active participation in war or any war-like activities, strikes, riot, civil commotion or terrorist activities.

## 3 Your premiums

Your premium rates for this supplementary benefit are level and guaranteed throughout the supplementary benefit term.

## 4 Adjusting your policy to fit your needs

You have the flexibility to adjust the plan to your needs any time.

### 4.1 Adjusting your cover

You can increase your supplementary benefit sum assured within 6 months from the policy effective date, if there is no claim on this supplementary benefit. The increase is subject to our approval.

You can reduce your supplementary benefit sum assured at any time as long as the policy is in-force.

Please refer to the General Terms and Conditions for details.

### 4.2 Increase your cover without underwriting

Under the guaranteed insurability option, you can increase the sum assured of this supplementary benefit together with the base benefit, upon the following life stage events, without any medical underwriting:

- life assured getting married;
- the birth of the life assured's child;
- life assured's legal adoption of a child; or
- an increase to the life assured's mortgage by more than 20% due to a house move or undertaking major home improvements.

This option must be exercised within 6 months from the event date. Please refer to the Supplementary Benefit Terms and Conditions for details.

### 4.3 Guaranteed Renewability

Your supplementary benefit will be automatically renewed at the end of the supplementary benefit term if:

- the supplementary benefit term is the same as the base benefit term;
- no claim was made against the supplementary benefit; and
- the attained age of the life assured at renewal is 65 or below.

The premium for such renewal will be based on prevailing rates using the Life Assured's age at renewal without underwriting. The premium for the renewed supplementary benefit term is guaranteed and will stay level throughout the renewed supplementary benefit term.

Please refer to the Supplementary Benefit Terms and Conditions for the full details of the renewability of this supplementary benefit.

## 5 Important notes

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this supplementary benefit and is not exhaustive.

Please refer to the Terms and Conditions for more detailed information.