



## Singlife Essential Critical Illness

**A critical illness plan that gives you assurance** whether you're in the pink of health or have an existing health condition

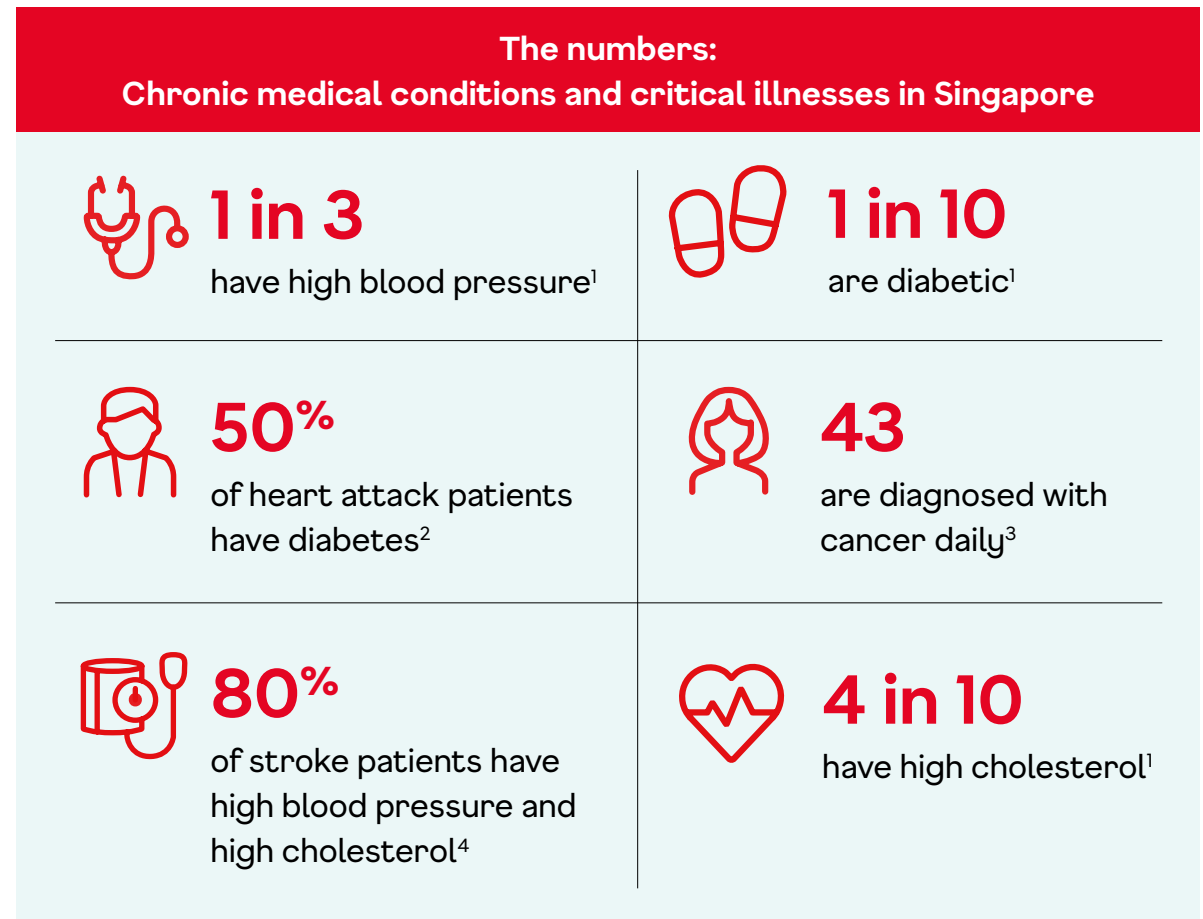


# Stay fully protected in sickness and in health

Did you know?

Protect your finances from the cost of severe health conditions and critical illnesses with Singlife Essential Critical Illness.

Covering a range of illnesses including cancer, heart disease and stroke, this plan keeps you covered even with certain existing health conditions. Put your health and loved ones first by staying ahead with this coverage.



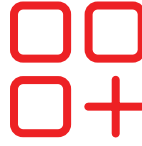
## BENEFITS AND FEATURES

**Singlife Essential Critical Illness** is a multi-protection plan covering a comprehensive range of critical illnesses, total and permanent disability, terminal illnesses and death.



### Coverage even with pre-existing conditions

We understand that protection is especially crucial when you have existing health conditions<sup>5</sup> so **we'll cover you** even if you have **certain pre-existing illnesses**, like **Type 2 Diabetes, Pre-diabetes and/or high blood pressure, high cholesterol or high Body Mass Index**.



### Choose your coverage term

Want coverage for 15 years or up to age 85? Or, how about something in between? We'll protect you for the **policy term you choose**.



### Even more financial support

We'll go further to help you with an **additional lump-sum payout of 20% of the Sum Assured<sup>9</sup>** for **any of the 4 covered diabetic conditions<sup>10</sup>**.



### Lump-sum payout for heart matters

Every extra bit of support counts when it comes to your health. That's why we'll give you an **advanced lump-sum payout that's 10% of your Sum Assured**, up to S\$25,000, should you need to undergo **Angioplasty & Other Invasive Treatments For Coronary Artery<sup>11</sup>**.



### Get a bonus for staying healthy

Your effort for staying healthy shouldn't go unnoticed. We'll **give you back 20% of your total premiums paid<sup>12</sup>** at the end of the policy term if you don't make any claims during the coverage period.



### Easy application

Forget lengthy application processes. With just **6 questions to answer and no medical check-up needed<sup>6</sup>**, getting coverage is a breeze.



### Honest and clear policy

There's no guesswork or uncertainty in terms of cost. Your **premiums will be customised based on your existing health conditions<sup>5</sup>** and you'll know how much you have to pay for coverage right away<sup>7</sup>.



### Safeguard with lump-sum payout

Shield yourself and your loved ones from financial stress with our **lump-sum payout upon diagnosis of a covered Critical Illness, Total and Permanent Disability, Terminal Illness or death<sup>8</sup>**.

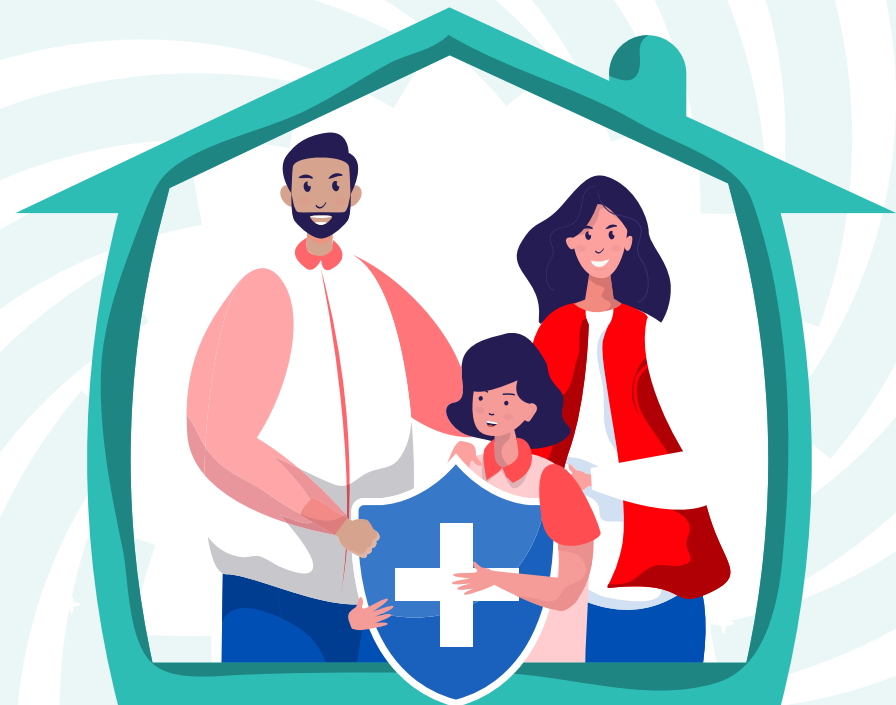
# Singlife Essential Critical Illness covers you for all these

## 14 Critical Illnesses

1	Major Cancer
2	Heart Attack of Specified Severity
3	Stroke with Permanent Neurological Deficit
4	Blindness (Irreversible Loss of Sight)
5	Coronary Artery By-pass Surgery
6	End Stage Kidney Failure
7	Other Serious Coronary Artery Disease
8	End Stage Lung Disease
9	Irreversible Loss of Speech
10	Major Burns
11	Deafness (Irreversible Loss of Hearing)
12	Major Head Trauma
13	Severe Bacterial Meningitis
14	Angioplasty & Other Invasive Treatment For Coronary Artery <sup>11</sup>

## 4 Diabetic Conditions<sup>10</sup>

1	Coma due to Hyperosmolar Hyperglycemic State (HHS)
2	Limb Amputation due to Diabetic Complications
3	Diabetic Nephropathy
4	Diabetic Ketoacidosis

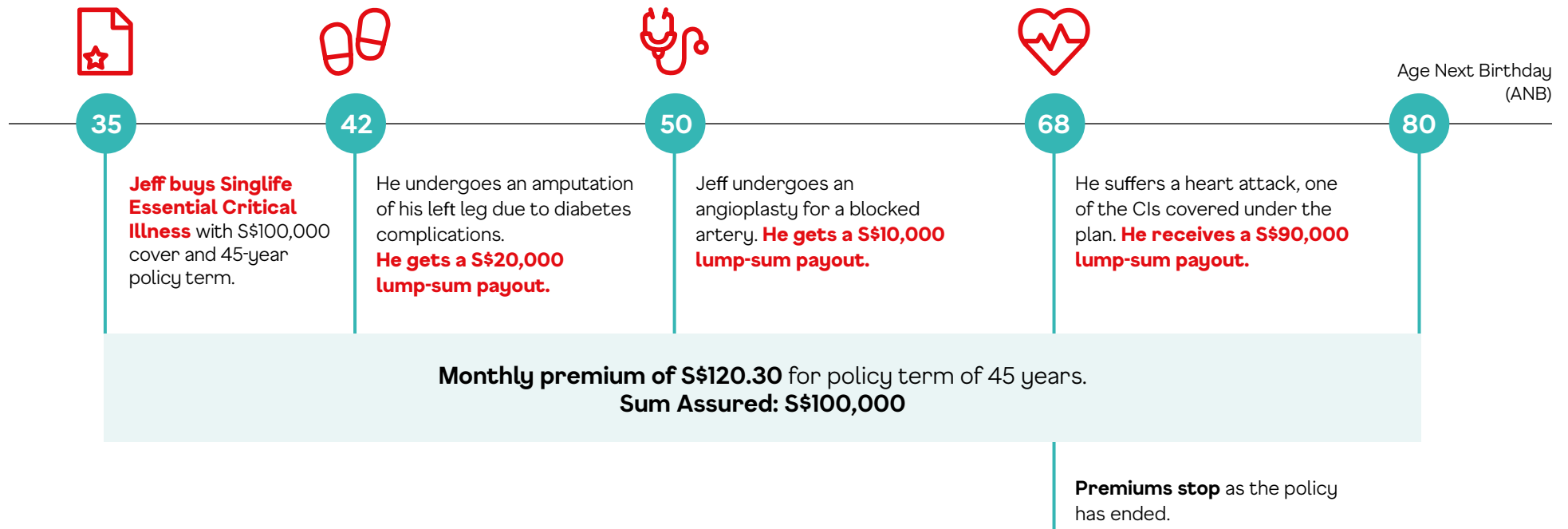




## How Singlife Essential Critical Illness works

Jeff<sup>3</sup> is a 35-year-old father of young twins who's been living with Type 2 Diabetes for five years. He gets Singlife Essential Critical Illness, and opts for S\$100,000 coverage and a 45-year policy term. His monthly premium is S\$120.30.

Here's how the plan can help someone with an existing health condition, like Jeff:



**Total benefit received: S\$120,000**



## How Singlife Essential Critical Illness works

Connie<sup>14</sup> is a 45-year-old office manager who has a high Body Mass Index of 33 and a blood glucose level that's above the healthy range. She buys Singlife Essential Critical Illness with a cover of S\$150,000 and a policy term of 30 years. She pays a monthly premium of S\$220.55.

Here's how the plan rewards her for not making any claims at the end of her policy term.



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**Connie buys Singlife Essential Critical Illness** with S\$150,000 cover and 30 year policy term.

**Monthly premium of S\$220.55** for policy term of 30 years.

**Sum Assured: S\$150,000**  
Total Premium Paid: S\$79,398



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**Receives No Claim Reward** of S\$15,879.60 (equivalent to 20% of her total premiums paid) as her policy ends without any claims made.

Age Next Birthday  
(ANB)

**No Claim Reward: S\$15,879.60**



To sign up for **Singlife Essential Critical Illness**, speak to your Financial Adviser Representative today!

Visit [singlife.com/essential-critical-illness](https://singlife.com/essential-critical-illness) to find out more.

All ages mentioned refer to age next birthday.

### Important notes

1. Source: National population health survey 2020, Epidemiology & Disease Control Division and Policy, Research & Surveillance Group, Ministry of Health and Health Promotion Board, Singapore, retrieved on 26 April 2022 from <https://www.moh.gov.sg/docs/librariesprovider5/default-document-library/nphs-2020-survey-report.pdf>
2. Source: War on Diabetes, Summary Report 2016-2019, retrieved on 26 April 2022 from [https://www.moh.gov.sg/docs/librariesprovider5/war-on-diabetes/wod\\_public\\_report.pdf#:~:text=Singapore%20has%20one%20of%20the,2050%20if%20nothing%20is%20done2](https://www.moh.gov.sg/docs/librariesprovider5/war-on-diabetes/wod_public_report.pdf#:~:text=Singapore%20has%20one%20of%20the,2050%20if%20nothing%20is%20done2)
3. Source: Health Promotion Board, National Registry of Diseases Office, "Singapore Cancer Registry Annual Report 2019", 28 January 2022.
4. Source: Health Promotion Board, National Registry of Diseases Office, "Singapore Stroke Registry Annual Report 2019", 3 November 2021.
5. Existing health conditions refer to Type 2 Diabetes, Pre-diabetes and/or the 3 Highs (high blood pressure, high cholesterol and high Body Mass Index).
6. Medical examination is not needed if your application does not require further medical underwriting.
7. Provided your application does not require further medical underwriting.

8. Upon death of the Life Assured and if there is no prior claim, Singapore Life Ltd. will pay either:  
(a) 100% of the Sum Assured; or (b) total premiums paid; whichever is higher.

If there is any prior claim(s) on the benefits, Singapore Life Ltd. will pay either: (a) 100% of the Sum Assured less any claim(s) paid on the benefits (other than claim(s) paid on Diabetic Conditions Benefit); or (b) total premiums paid less any claim(s) paid on the benefits; whichever is higher.

Critical Illness Benefit, Total and Permanent Disability Benefit and Terminal Illness Benefit are early payouts of the Death Benefit. Please refer to the Product Summary for details.

9. If the Life Assured suffers from any of the covered Diabetic Conditions, Singapore Life Ltd. will pay an additional 20% of the Death Benefit Sum Assured, up to S\$25,000 per condition per life. If Singapore Life Ltd. has paid part of the Death Benefit as an early payout in a previous claim, the Diabetic Conditions Benefit will be payable based on the prevailing Death Benefit Sum Assured. This benefit ceases once the additional 20% of the Death Benefit Sum Assured is fully paid out under this benefit or when the policy terminates, whichever is earlier. Only one claim can be made on the same Diabetic Condition. Any claim made on the Diabetic Conditions Benefit will not reduce the Sum Assured of the other benefits. Please refer to the Product Summary for details.
10. Diabetic Conditions covered:
  - (a) Coma due to Hyperosmolar Hyperglycemic State (HHS): A serious acute complication of diabetes characterised by severe hyperglycemia with no ketoacidosis.
  - (b) Limb Amputation due to Diabetic Complications: The actual undergoing of amputation of a leg / foot at ankle or above / arm / hand at wrist or above to treat gangrene that has occurred because of a complication of diabetes.
  - (c) Diabetic Nephropathy: A definite diagnosis of diabetic nephropathy by a Specialist and is evident by eGFR less than 30 ml/min/1.73 m<sup>2</sup> with ongoing proteinuria greater than 300mg/24 hours.
  - (d) Diabetic Ketoacidosis: A serious acute complication of diabetes characterised by ketoacidosis (high levels of blood acids called ketones) and hyperglycemia.

Please refer to the Product Summary for the detailed definitions of the Diabetic Conditions.

11. If the Life Assured undergoes Angioplasty & Other Invasive Treatment For Coronary Artery, Singapore Life Ltd. will pay 10% of the Sum Assured (subject to the maximum claimable limit of S\$25,000) and reduce the Sum Assured by the same amount. Singapore Life Ltd. will only pay once for Angioplasty & Other Invasive Treatment For Coronary Artery and this benefit is an early payout of the Death Benefit. All benefits for the Life Assured will continue to be payable based on the prevailing Sum Assured after Singapore Life Ltd. makes the payment for Angioplasty & Other Invasive Treatment For Coronary Artery. Please refer to the Product Summary for details.
12. Total premiums paid includes loadings (if any).
13. Illustration is based on a male, non-smoker, 35 Age Next Birthday who bought a Sum Assured of S\$100,000 for policy term of 45 years. He is diagnosed with Type 2 Diabetes and his latest Haemoglobin A1c (HbA1c) reading within the last 12 months as provided by a doctor is 7.5%.
14. Illustration is based on a female, non-smoker, 45 Age Next Birthday who bought a Sum Assured of S\$150,000 for policy term of 30 years. She has a Body Mass Index of 33 and a blood glucose level that is above the healthy range, but not high enough to be diagnosed as Type 2 Diabetes.



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Information is accurate as at August 2022. COMP/2022/08/MKT/700 This advertisement has not been reviewed by the Monetary Authority of Singapore.

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