

Tackle all stages of critical illness and more, with peace of mind



Singlife
with AVIVA

My Early Critical Illness
Plan II



It's never too early to get critical illness protection.

Exercising regularly and eating a balanced diet are essential for good health, but even young people and those who don't have a family history of major diseases can get a life-altering critical illness.

Thankfully, early diagnosis and treatment can boost your odds of making a full recovery and reclaiming your life.

Top critical illnesses in Singapore: Number of cases diagnosed daily



Cancer¹

36



Heart attack²

33



Stroke¹

21

Stay one step ahead and be ready for whatever life brings with a critical illness plan that covers you right from the early stages. It could be a financial lifeline that can help you manage ongoing expenses while you seek treatment or maybe take a break from work to focus on your health.

Introducing My Early Critical Illness Plan II

My Early Critical Illness Plan II gives a lump-sum payout for early, intermediate and severe stages of specified critical illnesses. There are also other benefit payouts to help you tide over while you recuperate.

- ✓ **Receive a lump-sum payout** that's 100% of your sum assured, upon diagnosis of any of the covered 132 conditions across various stages of critical illnesses³.
- ✓ **Receive a payout for borderline malignant tumour or benign tumour (suspected malignancy) requiring surgical removal⁴**, that's an additional 20% of your sum assured, up to S\$25,000 per life.
- ✓ **Receive a payout for Intensive Care Unit stay of 4 days or more in one hospital admission⁵**, that's an additional 20% of your sum assured, up to S\$25,000 per life.
- ✓ **Receive a payout when diagnosed with one of the 27 covered conditions** under the Special Benefit⁶. The payout is an additional 20% of your sum assured, up to S\$25,000 per life per condition.
- ✓ **Your loved ones will receive a lump-sum payout of S\$5,000 should you pass on**, to help them manage medical bills or funeral expenses.
- ✓ **Choose your coverage period and currency.** You can be covered for any duration from 10 years up till you're 99 years old (in one-year intervals) and your coverage amount can be in SGD, USD, GBP, EUR, AUD or HKD⁷.

Benign and Borderline Malignant Tumour Benefit⁴

22 specified organs covered for Benign Tumour (suspected malignancy) requiring surgical excision

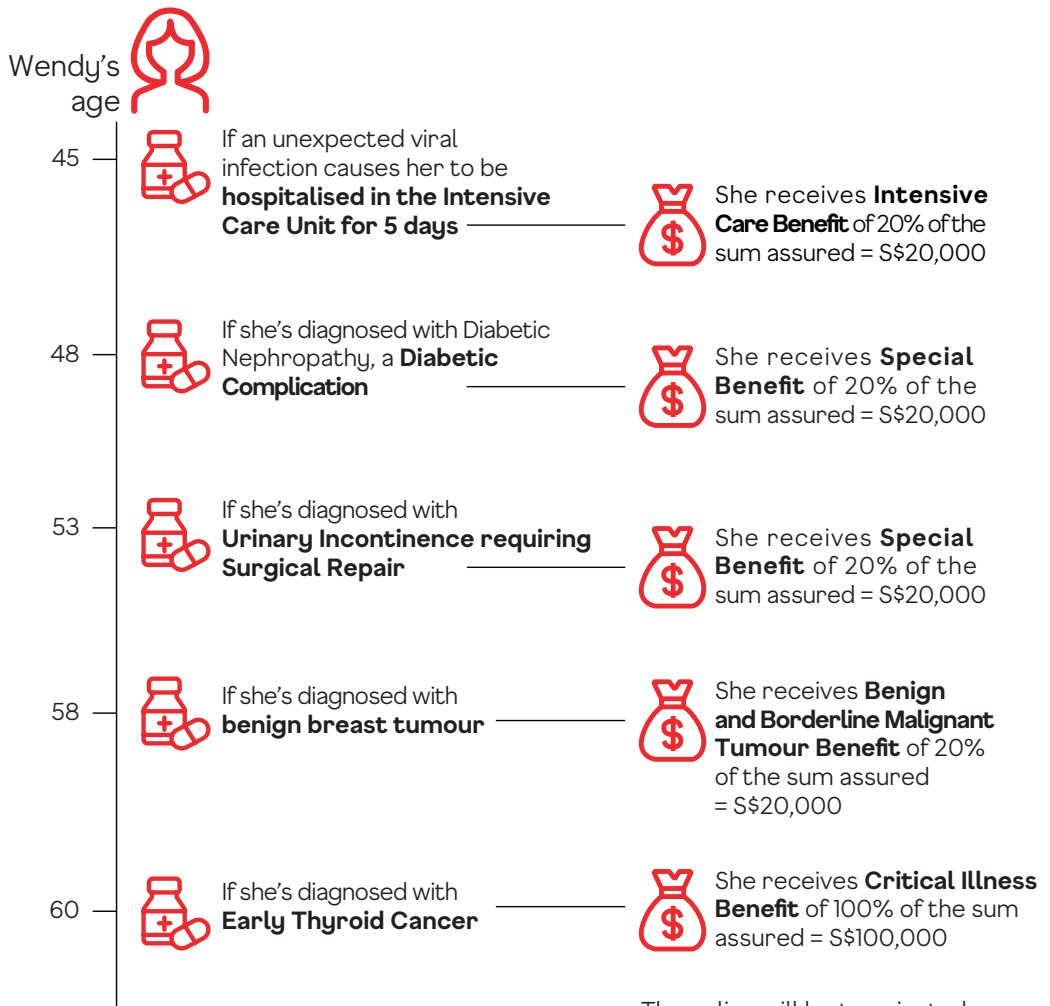
Specified Organs	
1. Heart	12. Pituitary gland
2. Liver	13. Small intestine
3. Lung	14. Testis
4. Pancreas	15. Breast
5. Pericardium	16. Ovary
6. Ureter	17. Penis
7. Adrenal Gland	18. Uterus (covers endometrial polyps only)
8. Bone	19. Nasopharynx
9. Conjunctiva	20. Oesophagus
10. Kidney	21. Oral Cavity
11. Nerve in cranium or spine	22. Gallbladder

Conditions covered under the Special Benefit⁶

Coverage up to 85 years old	Coverage up to 18 years old
1. Diabetic Complications	17. Severe Juvenile Rheumatoid Arthritis (Stills Disease)
2. Angioplasty & Other Invasive Treatment For Coronary Artery	18. Severe Haemophilia
3. Osteoporosis with Fractures	19. Rheumatic Fever with Valvular Impairment
4. Severe Rheumatoid Arthritis	20. Osteogenesis Imperfecta
5. Mastectomy	21. Insulin Dependent Diabetes Mellitus
6. Chronic Adrenal Insufficiency (Addison's Disease)	22. Kawasaki Disease
7. Chronic Relapsing Pancreatitis	23. Glomerulonephritis with Nephrotic Syndrome
8. Hysterectomy due to Cancer	24. Type I Juvenile Spinal Amyotrophy
9. Dengue Haemorrhagic Fever	25. Autism of Specified Severity
10. Wilson's Disease	26. Generalised Tetanus
11. Severe Crohn's Disease	27. Rabies
12. Severe Ulcerative Colitis	
13. Pheochromocytoma	
14. Age-related Macular Degeneration with Visual Impairment	
15. Severe Presbycusis (Age-related Hearing Loss)	
16. Urinary Incontinence requiring Surgical Repair	

Here's what My Early Critical Illness Plan II can do for you

Wendy, aged 35 and a non-smoker, is married with a young child. Cancer and diabetes run in her family, so she goes for annual health screenings that help detect early signs of serious illnesses. To ensure that she can keep up with recurring bills and family support should the worst happen, she gets My Early Critical Illness Plan II. She chooses a Sum Assured of S\$100,000 and a policy term of 30 years. She pays a premium of S\$1,052 annually.



The policy will be terminated after the payout is made.

Be one step ahead.



For details about My Early Critical Illness Plan II, speak to your financial adviser representative or visit [singlife.com](https://www.singlife.com).

All ages mentioned refer to age next birthday.

Important notes:

1. Source: The Sunday Times © Singapore Press Holdings Limited. Extracted with permission. "Sharp rise in number diagnosed with cancer", 21 June 2015.
2. Source: Speech by Mr Amrin Amin, former Senior Parliamentary Secretary, Ministry of Home Affairs and Ministry of Health at the launch of National Heart Week and World Heart Day 2019 at Kampung Admiralty, 29 September 2019.
3. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan.
4. Only one claim is allowed under this benefit. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions including the definitions of Benign Tumour (suspected malignancy) requiring surgical excision and Borderline Malignant Tumour.
5. Only one claim is allowed under this benefit. The Intensive Care Unit (ICU) stay of 4 days or more must be in one hospital admission in Singapore and must be confirmed as Necessary Medical Treatment. A stay in ICU will not be considered as Necessary Medical Treatment if the Life Assured can be safely and adequately treated in any other facility. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
6. If the Life Assured is diagnosed with any one of the conditions covered, an additional 20% of the Sum Assured will be payable, capped at S\$25,000 (or equivalent currency) per life per condition. Only one claim is payable for each condition and a maximum of six claims is allowed under this benefit. This benefit shall cease on the date on which the sixth claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period (for specific conditions) and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
7. If your coverage amount is not in Singapore dollars, any benefit limit stated in Singapore dollars will be converted to the equivalent amount in your chosen currency, based on our currency conversion rate.

This policy is underwritten by Singapore Life Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from us or our participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. 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 a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at January 2022. COMP/2021/11/PPM/839

This advertisement 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 visit the Life Insurance Association or SDIC websites (lia.org.sg or sdic.org.sg).



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