



Singlife Comprehensive Critical Illness

A plan that gives you the financial support to tackle all stages of critical illness and other health challenges



Singlife

Rebound from health setbacks with confidence

Did you know the top 3 critical illnesses in Singapore are cancer, heart attack and stroke?

Top critical illnesses in Singapore: Number of cases diagnosed daily	
Cancer ¹	43
Heart attack ²	34
Stroke ³	24

Put your health first with **Singlife Comprehensive Critical Illness**, a plan that covers you right from the early stages of a critical illness. With its lump-sum payout for covered health conditions, it could be a financial lifeline to help you manage ongoing expenses while you seek treatment and focus on your health.



BENEFITS AND FEATURES

Singlife Comprehensive Critical Illness gives a lump-sum payout for early, intermediate and severe stages of specified critical illnesses. It also offers other benefit payouts to help you tide over during recovery:



Get a lump-sum payout and more

If you're diagnosed with **any of the covered 132 conditions across various stages of critical illnesses⁴**, you'll get a lump-sum payout that's 100% of your sum assured.

Should you need surgery for a borderline malignant tumour or benign tumour⁵, you'll get an additional 20% of your sum assured, up to S\$25,000 per life.



Financial support during hospitalisation

There may be times when your health will need close attention. If you spend 4 days or more at the Intensive Care Unit in a single hospital admission⁶, you'll receive a payout that's an **additional 20% of your sum assured, up to S\$25,000 per life.**



Family matters

Protect your loved ones from any financial stress. If you die during the coverage period, a **lump-sum payout of S\$5,000** will be made to help with medical bills or funeral expenses.



Going above and beyond

Even if you eat well and exercise, various health issues can surface. Should you be diagnosed with one of the **27 covered conditions under the Special Benefit⁷**, you'll get a payout that's an additional 20% of your sum assured, up to S\$25,000 per life per condition. Here are some of the covered conditions:

• Covered up to age 85:

Diabetic Complications; Angioplasty & Other Invasive Treatment For Coronary Artery; Osteoporosis with Fractures

• Covered up to age 18:

Severe Juvenile Rheumatoid Arthritis (Stills Disease); Severe Haemophilia; Autism of Specified Severity



Choose your coverage duration and currency

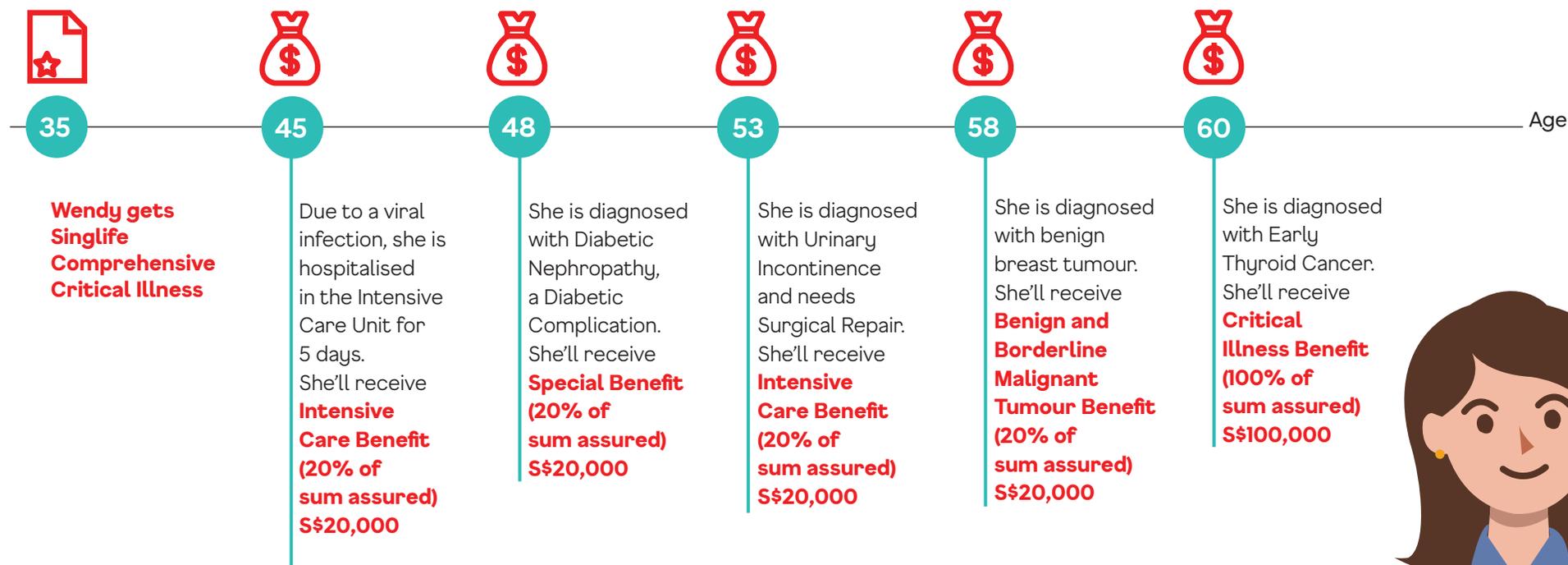
Looking for flexibility? You get to choose your coverage period – any duration from 10 years up till you're 99 years old (in one-year intervals) – and your **coverage amount can be in SGD, USD, GBP, EUR, AUD or HKD⁸.**



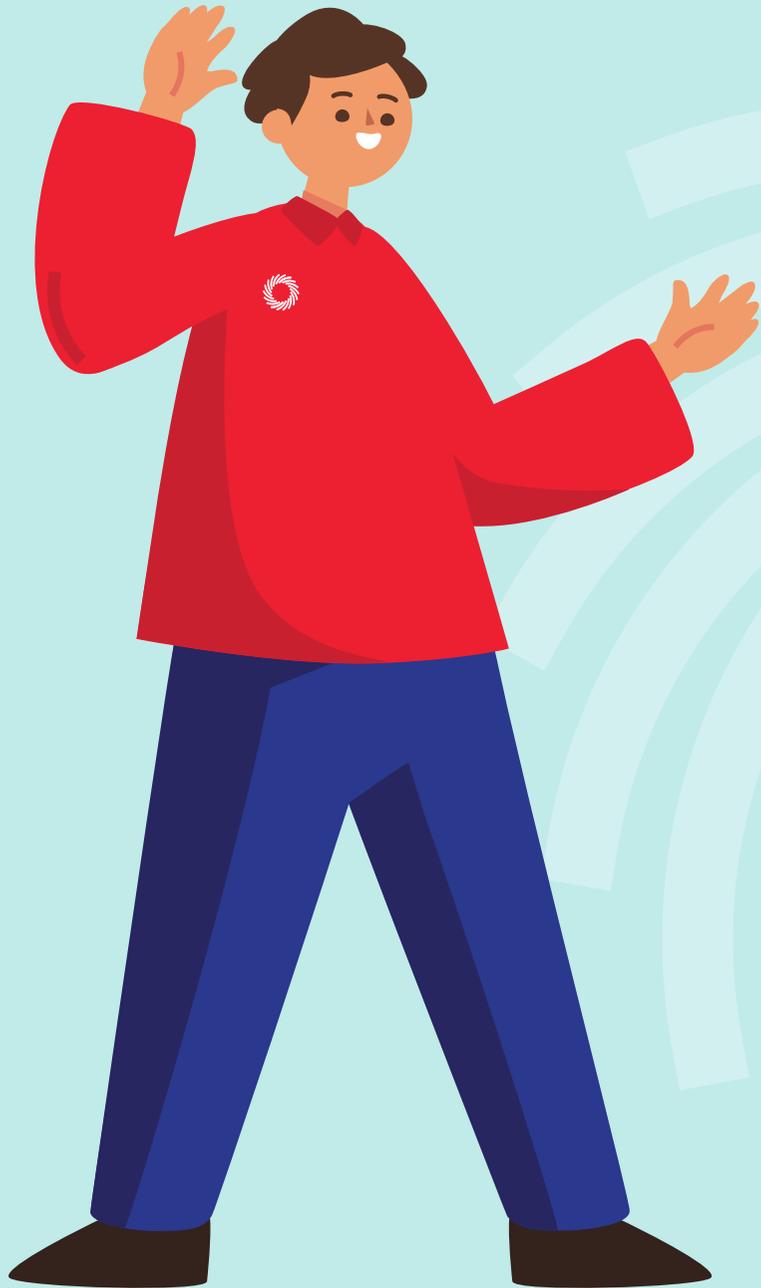
Here's how Singlife Comprehensive Critical Illness works

Wendy, aged 35 and a non-smoker, has a young child. Cancer and diabetes run in her family, so she goes for regular health screenings which help detect illnesses early. To ensure that she can keep up with recurring bills and support her family should she face a health setback, she gets Singlife Comprehensive Critical Illness. 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.

Here's how the plan can help her and her family in different health scenarios:



For more details, please refer to the Product Summary. The diagram is not drawn to scale.



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

Visit singlife.com/comprehensive-critical-illness to find out more.

All ages mentioned refer to age next birthday.

Important Notes

1. Source: Health Promotion Board, National Registry of Diseases Office, "Singapore Cancer Registry Annual Report 2019", 28 January 2022.
2. Source: Health Promotion Board, National Registry of Diseases Office, "Singapore Myocardial Infarction Registry Annual Report 2019", 30 July 2021.
3. Source: Health Promotion Board, National Registry of Diseases Office, "Singapore Stroke Registry Annual Report 2019", 3 November 2021.
4. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan.
5. 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.
6. 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.
7. 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 16 or 85 years old (based on covered conditions), 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.
8. 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.

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