

Fight on with multiple payouts for
critical illness and more



Singlife
with AVIVA

My MultiPay Critical
Illness Plan IV



Survive and thrive after a critical illness diagnosis – every time.

If you had a critical illness, you'd fight hard and never give up. You'd want to survive, and even thrive. If a new critical illness develops or a recurrence happens, you'd fight hard again.

The road to recovery may involve costs such as surgery, drugs, therapy and supplements. You may also want to take a break from work to focus on getting better. At the same time, you'll need to ensure that you're financially prepared if a critical illness recurs.



Stage 3B breast cancer patients face a **70 to 90% chance of recurrence** in 10 years¹



4 in 10 stroke patients will suffer another stroke within the next 10 years²



8 out of 10 colorectal cancer patients who suffer a recurrence develop cancer which involves the liver³

That's why you need insurance that keeps supporting you – it'll give you the confidence to strive on after every critical illness setback.

Introducing My MultiPay Critical Illness Plan IV

My MultiPay Critical Illness Plan IV provides multiple cash payouts for critical illnesses across various stages, as well as additional payouts for other medical conditions. You can choose your coverage period (from 10 years up till you're 99 years old, in one-year intervals) as well as the currency for your coverage amount (SGD, USD, GBP, EUR, AUD or HKD)⁴.

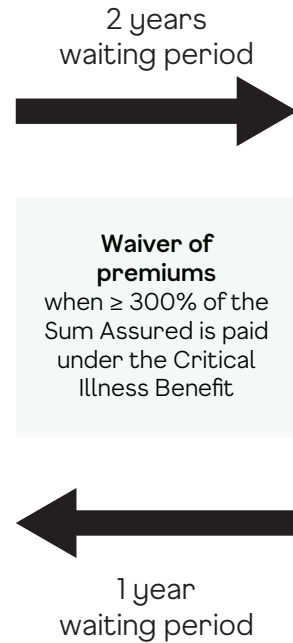
With the right plan in place, you'll have the financial support you need to put your health first – no matter how many times things take an unexpected turn.

- ✓ **Get covered for 132 conditions** across early, intermediate and severe stages of critical illnesses⁵
- ✓ **Be assured that you're covered for specified recurrent critical illnesses**, so you'll have the confidence to fight hard.
- ✓ **Enjoy total payout of up to 900% of your sum assured for critical illnesses** with multiple payouts from a single plan.
- ✓ **Stop paying premiums** once you've received at least 300% of your sum assured for critical illnesses.
- ✓ **You have the option to turn your Recurrent Critical Illness Benefit into an extra payout⁶** if your first Severe Stage Critical Illness Benefit claim is for one of the 6 specified severe stage critical illnesses.
- ✓ **Receive a payout for borderline malignant tumour or benign tumour (suspected malignancy) requiring surgical removal⁷**, 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 admission⁸**, 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 Benefit⁹**, that's 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.

Here's a detailed look at the coverage for critical illnesses

Critical Illness Benefit ¹⁰	
Early and Intermediate Stage Critical Illness Benefit¹¹	Payout per claim
Upon diagnosis of any one of the 72 Early or Intermediate Stage Critical Illnesses covered	100% of the Sum Assured
Severe Stage Critical Illness Benefit¹²	Payout per claim
Upon diagnosis of any one of the 60 Severe Stage Critical Illnesses covered	300% of the Sum Assured less any claim paid for the Early and Intermediate Stage of the same CI Group
Maximum payout under Critical Illness Benefit: 600% of the Sum Assured	



Recurrent Critical Illness Benefit ¹³	
Upon diagnosis of the following:	Payout per claim
Specified Severe Stage Critical Illnesses (after the Critical Illness Benefit has ceased) <ul style="list-style-type: none"> • Major Cancer • Heart Attack of Specified Severity • Stroke with Permanent Neurological Deficit • Open Chest Heart Valve Surgery • Major Organ/ Bone Marrow Transplantation • Coronary Artery By-pass Surgery 	150% of the Sum Assured, up to 2 claims
Recurrent Critical Illnesses <ul style="list-style-type: none"> • Re-diagnosed Major Cancer • Recurrent Heart Attack of Specified Severity • Recurrent Stroke with Permanent Neurological Deficit • Repeated Open Chest Heart Valve Surgery • Repeated Major Organ/ Bone Marrow Transplantation • Repeated Coronary Artery By-pass Surgery 	
Maximum payout under Recurrent Critical Illness Benefit: 300% of the Sum Assured	

Maximum total payout for critical illnesses from My MultiPay Critical Illness Plan IV: **900% of the Sum Assured**

Please take note of the following waiting periods:

- 1) Under Critical Illness (CI) Benefit, there is no waiting period from an Early and Intermediate Stage CI Benefit claim to a Severe Stage CI Benefit claim. There is a one-year waiting period:
- Between two Early and Intermediate Stage CI Benefit claims;
 - Between two Severe Stage CI Benefit claims; and
 - From a Severe Stage CI Benefit claim to an Early and Intermediate Stage CI Benefit claim.

- 2) Under the Recurrent Critical Illness Benefit, there is a two-year waiting period between two Recurrent Critical Illness Benefit claims.

For more details on the benefits, waiting periods and the complete list of early, intermediate and severe stage critical illnesses covered in this plan, please refer to the Product Summary.

How My MultiPay Critical Illness Plan IV works

Illustration 1: Get up to 900% of your Sum Assured

Vincent, 35 Age Next Birthday (ANB), a non-smoker, is a lecturer who's married with a pair of newborn twins. He wants to have a financial lifeline that will support him and his family should he be diagnosed with serious illnesses.

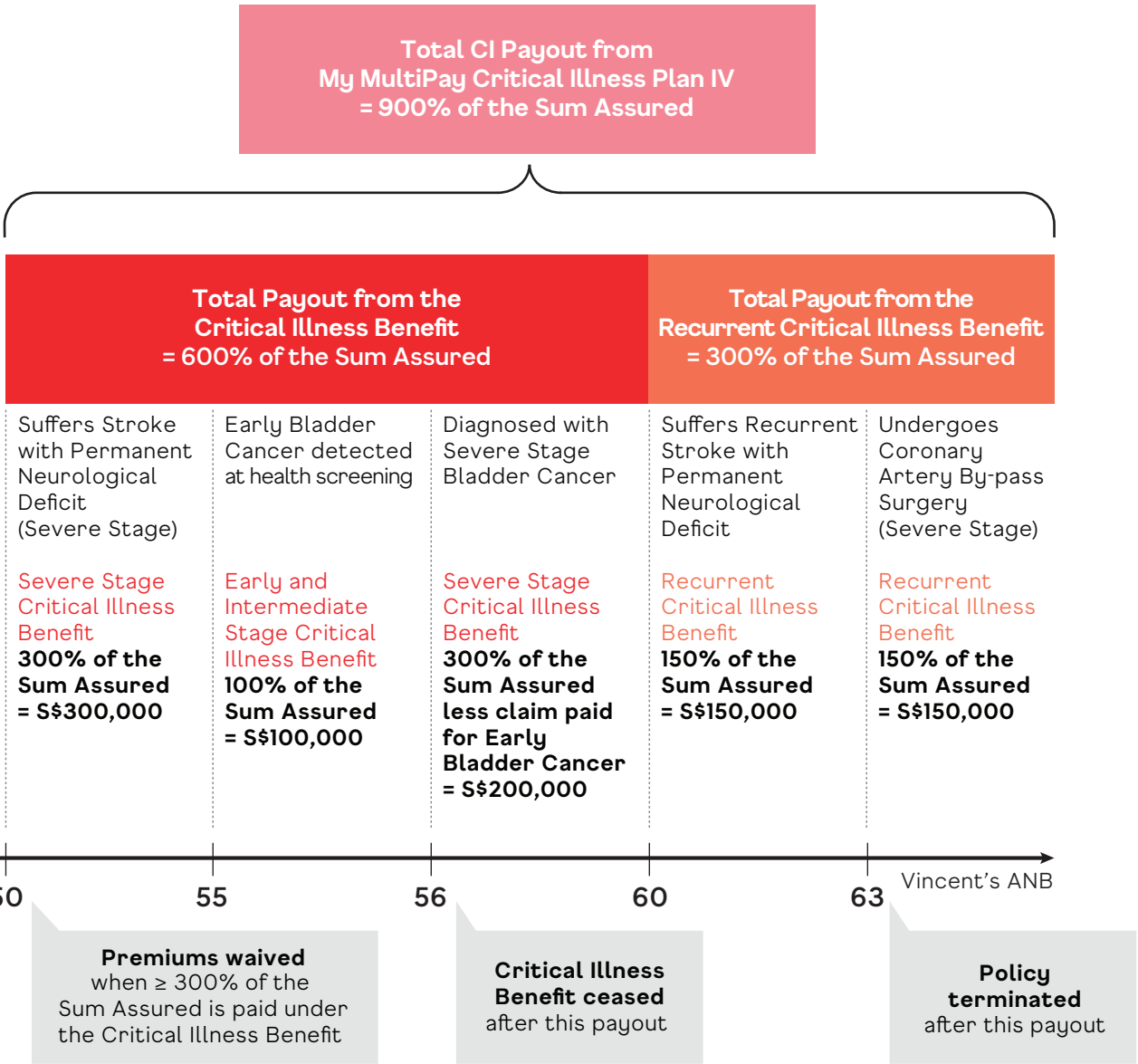
He buys **My MultiPay Critical Illness Plan IV** with a **Sum Assured of S\$100,000** and chooses a **coverage period of 30 years**. He pays **S\$1,187 annually**.



At 35 ANB, Vincent buys **My MultiPay Critical Illness Plan IV** with **S\$100,000 Sum Assured**.

Warded in ICU for 5 days due to a viral infection

Intensive Care Benefit
20% of the Sum Assured
= S\$20,000



35

45

50

55

56

60

63

Vincent's ANB

How My MultiPay Critical Illness Plan IV works

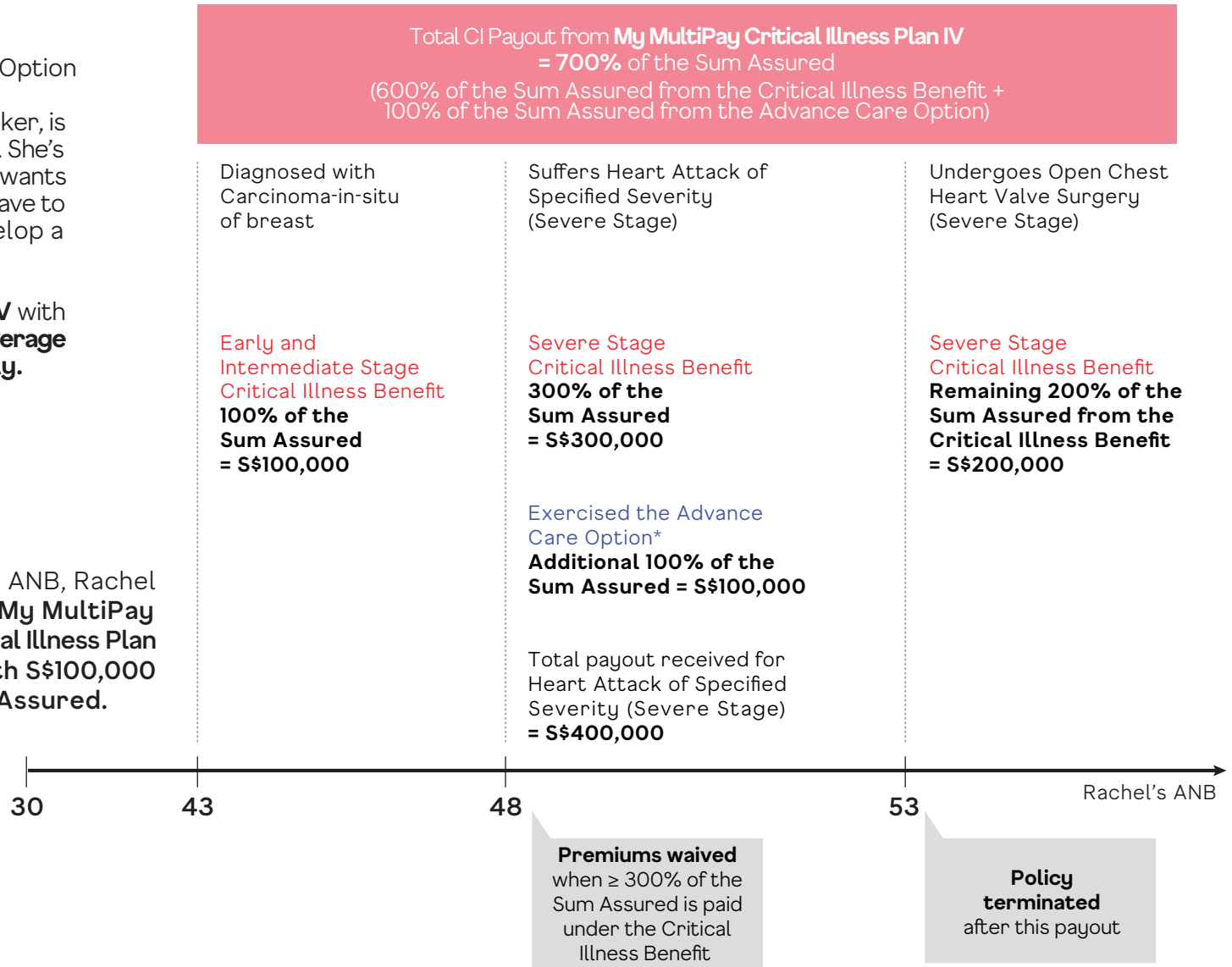
Illustration 2: Exercising the Advance Care Option

Rachel, 30 Age Next Birthday (ANB), a non-smoker, is single and works in the manufacturing industry. She's saving to buy a new home with her fiancé. She wants financial protection that will ensure she won't have to touch her personal savings should she develop a critical illness.

She buys **My MultiPay Critical Illness Plan IV** with a **Sum Assured of S\$100,000** and chooses a **coverage period of 35 years**. She pays **S\$1,181 annually**.



At 30 ANB, Rachel buys **My MultiPay Critical Illness Plan IV** with **S\$100,000 Sum Assured**.



* The Recurrent Critical Illness Benefit is terminated once Advance Care Option is exercised.

Make a strong comeback after every health setback.



For details about My MultiPay Critical Illness Plan IV, 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 Straits Times © Singapore Press Holdings Limited. Extracted with permission. "Breast cancer: Understanding the most common cancer for women in Singapore", 6 August 2016.
2. Source: Stroke: Controlling Risk Factors, Health Hub, retrieved on 14 July 2020 from <https://www.healthhub.sg/a-z/medical-and-care-facilities/66/stroke-controllable-risks>.
3. Source: The Straits Times © Singapore Press Holdings Limited. Extracted with permission. "Singapore team finds way to spot cancer early", 21 March 2015.
4. 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.
5. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan.
6. You may exercise the Advance Care Option if the Life Assured is diagnosed with any one of the eligible Severe Stage Critical Illnesses specified under this option and the claim is the first Severe Stage Critical Illness Benefit claim made under the Critical Illness Benefit. If this option is exercised and your claim is admitted, an additional 100% of the Sum Assured will be payable in one lump sum on top of the Severe Stage Critical Illness Benefit claim payable under the Critical Illness Benefit, and the Recurrent Critical Illness Benefit shall cease. Survival period is applicable to this option. Please refer to the Product Summary for more details on the terms and conditions for Advance Care Option.
7. 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 to this benefit. 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.

Important notes: *(continued)*

8. 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 to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
9. Each condition can only be paid once 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 and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
10. Critical Illness Benefit consists of Early and Intermediate Stage Critical Illness Benefit and Severe Stage Critical Illness Benefit. When 300% of the Sum Assured or more is paid under the Critical Illness Benefit, all future premiums for the Policy will be waived. The total amount payable under Critical Illness Benefit shall not exceed 600% of the Sum Assured. This benefit shall cease once 600% of the Sum Assured is fully paid out.
11. If the Life Assured is diagnosed with any one of the Early or Intermediate Stage Critical Illnesses covered, 100% of the Sum Assured will be payable in one lump sum. Only one claim is allowed for the Early and Intermediate Stage of each CI Group covered. The payout of this benefit is subject to the total amount payable under Critical Illness Benefit. This benefit shall cease once the Critical Illness Benefit is terminated. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
12. If the Life Assured is diagnosed with any one of the Severe Stage Critical Illnesses covered, 300% of the Sum Assured less any claim paid for the Early and Intermediate Stage of the same CI Group will be payable in one lump sum. Only one claim is allowed for the Severe Stage of each CI Group covered. The payout of this benefit is subject to the total amount payable under Critical Illness Benefit. This benefit shall cease once the Critical Illness Benefit is terminated. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.

Important notes: *(continued)*

13. If the Life Assured is diagnosed with (i) any one of the specified Severe Stage Critical Illnesses covered under this benefit, provided that the Critical Illness Benefit has ceased; or (ii) any one of the Recurrent Critical Illnesses covered under this benefit, 150% of the Sum Assured will be payable in one lump sum. A maximum of two claims is allowed under this benefit and the total amount payable under Recurrent Critical Illness Benefit shall not exceed 300% of the Sum Assured. This benefit shall cease once 300% of the Sum Assured is fully paid out or when the Advance Care Option is successfully exercised under the Policy, whichever is earlier. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.

This policy is underwritten by Singapore Life Ltd.

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Information is accurate as at January 2022. COMP/2021/11/PPM/845

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

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Singlife

with AVIVA

Singapore Life Ltd.
4 Shenton Way, #01-01, SCX Centre 2 Singapore 068807
Tel: (65) 6827 9933 singlife.com
Company Reg. No. 196900499K
CST Reg. No. MR-8500166-8