

GROUP PORTABLE SCHEME PRODUCT SUMMARY



The Group Portable Scheme is a voluntary scheme underwritten by Singapore Life Ltd. ("Singlife") which covers the eligible members ("Insured Members", "You", "Your") of Singlife, the master policy owner, in the event of death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability. The coverage is up to 65 years old and can be extended up to 75 years old under the Extended Years Coverage.

Eligible members

- (i) Former public officers who have terminated their employment with the government ministries, statutory boards or organs of state, and who were insured under the Public Officers Group Insurance Scheme ("POGIS") prior to the termination of their employment with the Government, and
- (ii) such former public officers' dependants who were insured under POGIS.

Note: The Application Form must be submitted to Singlife within thirty (30) days from the date of termination of the Employment.

	Maximum entry age	Maximum age of coverage
POGIS Insured Member/spouse	64 years old	75 years old [^]
Child	-	25 years old

When the maximum age of coverage is attained during the policy period, the insurance coverage will be terminated at the end of that prevailing policy period. Each policy period runs from 1 July to 30 June of the following year, regardless of the commencement date of the Insured Member's cover.

[^]Only applicable if the Insured Member and their spouse have opted in for the Extended Years Coverage. Otherwise, the maximum age of coverage for the Insured Member and their spouse is 65 years old.

Key features

- Comprehensive term life coverage for all Insured Members (till 65 years old for the public officers and their spouse, and up to 25 years old for the public officer's children)
- Coverage against critical and early critical illnesses
- Continue term life and critical illness coverage at a reduced sum assured of up to S\$500,000 (coverage from 66 to 75 years old under the Extended Years Coverage)
- In the event of accidental death of the Insured Member, 125% of the sum assured will be payable

Coverage amount

Insured members may choose to maintain up to the sum assured based on their POGIS coverage.

Extended Years Coverage

Insured Members will be notified before they turn 65 years old, to opt in to extend their coverage (under "Extended Years Coverage") up to 75 years old. Insured Member could choose to extend their coverage beyond 65 years old without underwriting if the sum assured is not increased (subject to the maximum sum assured of S\$500,000). If the reduced sum assured results in a higher sum assured for their spouse, their spouse's sum assured will be reduced to the same sum assured as theirs.

When the maximum age of 75 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year.

The total Sum Assured of an Insured Member for Critical Illnesses coverage and Early Critical Illnesses coverage must not be more than the Sum Assured of that Insured Member for Term Life coverage.

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Dependants' coverage

The Insured Member's spouse and children can continue to be covered under the Group Portable Scheme up to the maximum age limit even if the Insured Member passed away. The coverage for the child will last till the child is 25 years old. The coverage for the spouse will last till the spouse is 65 years old or 75 years old if they have opted in for the Extended Years Coverage. When the maximum age for the child and/or spouse is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Premiums will still have to be paid by the due date.

Term Life Coverage - Insurance benefits

A) Death Benefit

In the event of the death of the Insured Member from any cause, except that due to suicide or an attempt while sane or insane within 12 months from the commencement date of the coverage (or within 12 months from the date of reinstatement), 100% of the sum assured will be payable.

In the event of accidental death of the Insured Member, 125% of the sum assured will be payable.

B) Terminal Illness Benefit

In the event the Insured Member is diagnosed by a Registered Medical Practitioner as suffering from a terminal condition and having a life expectancy of 12 months or less, 100% of the sum assured will be payable, provided that the Insured Member survives a period of 30 days from the date of diagnosis.

C) Total and Permanent Disability (TPD) Benefit

In the event the Insured Member becomes totally and permanently disabled before 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), from any cause, except self-inflicted injuries within 12 months from the commencement date of the coverage (or within 12 months from the date of reinstatement), 100% of the sum assured will be payable. In addition, 1% of the sum assured will be payable monthly for the next 24 months, or up to 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), or up to the death of the Insured Member, whichever is earliest.

Total and permanent disability shall mean (i) the complete and continuous inability of an Insured Member at that time and at all times thereafter to engage in any business or occupation or perform any work of any kind for remuneration or profit; or (ii) Total Physical Loss.

Total Physical Loss means any one of the following:

- Total and irrecoverable loss of entire sight of both eyes.
- The loss by complete severance or total and irrecoverable loss of use of both entire limbs at or above the wrist or ankle;
- The loss by complete severance or total and irrecoverable loss of use of one entire hand at or above the wrist and one entire foot at or above the ankle; or
- Total and irrecoverable loss of sight of one eye and the loss by complete severance or total and irrecoverable loss of use of one limb at or above the wrist or ankle.

D) Partial and Permanent Disability Benefits

In the event the Insured Member suffers any of the losses specified in the Table of Compensation before 65 years old (or 75 years old if the Insured Member has opted in for the Extended Years Coverage) and within 365 days following an accident, payment shall be made according to the Table of Compensation.

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Table of Compensation

"Loss" as used in the Table of Compensation shall mean permanent and total loss of use or loss by physical separation.

Description of Loss	Compensation (% of Sum Assured)
1. Loss of arm at shoulder	100
2. Loss of arm between shoulder and elbow	100
3. Loss of arm at elbow	100
4. Loss of arm between elbow and wrist	100
5. Loss of hand at wrist	100
6. Loss of leg - at hip - between knee and hip - below knee	100 100 100
7. Loss of eye - whole eye - sight of eye - sight of eye except perception of light - lens of eye	100 100 50 50
8. Loss of four fingers and thumb of one hand	50
9. Loss of four fingers	40
10. Loss of thumb - both phalanges - one phalanx	25 10
11. Loss of index finger - three phalanges - two phalanges - one phalanx	10 8 4
12. Loss of middle finger - three phalanges - two phalanges - one phalanx	6 4 2
13. Loss of ring finger - three phalanges - two phalanges - one phalanx	5 4 2
14. Loss of little finger - three phalanges - two phalanges - one phalanx	4 3 2
15. Loss of metacarpals - first or second (additional) - third, fourth or fifth (additional)	3 2
16. Loss of toes - all toes - great toe, both phalanges - great toe, one phalanx - each toe, other than great toe	15 5 5 1
17. Loss of hearing - both ears - one ear	75 15

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Partial and Permanent Disability Benefit (cont'd)

Description of Loss	Compensation (% of Sum Assured)
18. Loss of speech	50
19. Where the injury is not specified above, Singapore Life Ltd. ("Singlife") will, after consulting our medical advisors, adopt a percentage of disablement which is consistent with the provision above without reference to the Insured Member's occupation. No Benefit is payable for the loss of sense of taste or smell.	

Exclusion

- Death Benefit will not be paid in the following event:
 - Suicide or attempted suicide within one year from the date of commencement of coverage or reinstatement of a lapsed insurance.
- Terminal Illness Benefit will not be paid if the Terminal Illness is caused directly or indirectly, wholly or partly by any of the following:
 - Any condition or illness which is existing (whether or not the Insured Member is aware of the same) or the cause or the symptoms of which are existing or are evident prior to the commencement date of the Insured Member's Term Life coverage or date of reinstatement of the Insured Member's Term Life coverage, whichever is later;
 - Acquired Immunodeficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV), except as defined in the Definition of Critical Illnesses in Appendix 1 as a benefit under "HIV Due to Blood Transfusion and Occupationally Acquired HIV";
 - Suicide or attempted suicide or self-inflicted injury or illness, whether the Insured Member is sane or insane;
 - Overindulgence in alcohol; or
 - Drug taking unless taken under the direction of a Registered Medical Practitioner.
- TPD Benefit will not be payable in the event of:
 - Self-inflicted injuries within 12 months from the date of commencement of coverage or reinstatement of a lapsed covera.ge
- Partial and Permanent Disability Benefit:

The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various percentages but shall not exceed 100% of the sum assured.

Loss or disability caused directly or indirectly by the following are excluded:

- Any act of self-destruction or any attempt thereat while sane or insane;
- War, declared or undeclared, revolution or any warlike operations;
- Military or naval services in time of declared or undeclared war or while under order for warlike operations or restoration of public order; or
- Racing on wheels

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Effect of Claims on Benefits

When the full Sum Assured is paid out in respect of that Insured Member, for Benefits A / B / C / D, insurance cover in respect of the Insured Member immediately ceases and the Insured Member is not entitled to claim any further or other Benefit under this Policy.

Critical Illnesses Coverage (Optional)

In the event the Insured Member is diagnosed with any of the 37 Critical Illnesses as defined in the Life Insurance Association's Critical Illness Framework 2019, 100% of the sum assured under the Critical Illness rider will be payable, provided that the Insured Member survives a period of 30 days from the date of diagnosis.

For major cancers, coronary artery bypass surgery, heart attack of specified severity, angioplasty and other invasive treatment for coronary artery and other serious coronary artery disease, a waiting period of 90 days from the commencement date or reinstatement date (if any) of the Insured Member's cover, whichever is later, will apply.

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End-Stage Kidney Failure
6. Irreversible Aplastic Anaemia
7. End-Stage Lung Disease
8. End-Stage Liver Failure
9. Coma
10. Deafness (Irreversible Loss of Hearing)
11. Open Chest Heart Valve Surgery
12. Irreversible Loss of Speech
13. Major Burns
14. Major Organ/Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy
17. Idiopathic Parkinson's Diseases
18. Open Chest Surgery to Aorta
19. Alzheimer's Disease / Severe Dementia
20. Fulminant Hepatitis
21. Motor Neurone Disease
22. Primary Pulmonary Hypertension
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
24. Benign Brain Tumour
25. Severe Encephalitis
26. Severe Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment for Coronary Artery
28. Blindness (Irreversible Loss of Sight)
29. Major Head Trauma
30. Paralysis (Irreversible Loss of Use of Limbs)
31. Terminal Illness
32. Progressive Scleroderma
33. Persistent Vegetative State (Apallic Syndrome)
34. Systemic Lupus Erythematosus with Lupus Nephritis
35. Other Serious Coronary Artery Disease
36. Poliomyelitis
37. Loss of Independent Existence

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Early Critical Illnesses Coverage (Optional)

In the event the Insured Member is diagnosed by a Registered Medical Practitioner as suffering from any of the Early Critical Illnesses while the Insured Member's Early Critical Illnesses Coverage is in force, Singlife will pay to the Insured Member the Sum Assured for Early Critical Illnesses Coverage subscribed by the Insured Member, provided that:

- A. the Insured Member survives at least 30 days after the date of diagnosis of the Early Critical Illness;
- B. the initial diagnosis of the Early Critical Illnesses is made at least 60 days after the commencement date of the Insured Member's coverage for Early Critical Illnesses Coverage or reinstatement date of the Insured Member's Early Critical Illnesses Coverage, whichever is later; and
- C. where the initial diagnosis of the Early Critical Illnesses is made occurs within 60 days of the effective date of any increase in the Sum Assured for the Insured Member's Early Critical Illnesses Coverage, Singlife will pay the Sum Assured prior to such increase if the amount of the prior Sum Assured has been effective for more than 60 days before such initial diagnosis is made.
 1. Early Cancer
 2. Cardiac Pacemaker Insertion Or Pericardiectomy Or Cardiac Defibrillator Insertion Or Early Cardiomyopathy
 3. Transmyocardial Laser Revascularisation Or Insertion of Vena cava Filter Or Surgical Removal of One Lung
 4. Heart Valve Repair Surgery
 5. Mild Coronary Artery Disease
 6. Primary or Secondary Pulmonary Hypertension
 7. Large Asymptomatic Aortic Aneurysm Or Minimally Invasive Surgery to the Aorta
 8. Surgical Removal of One Kidney Or Chronic Kidney Disease
 9. Small Bowel Transplant Or Corneal Transplant Or Major Organ/Bone Marrow Transplant (on the waitlist)
 10. Brain Aneurysm Surgery Or Cerebral Shunt Insertion Or Carotid Artery Surgery

The detailed and updated description of each of the above Early Critical Illnesses can be found on our website singlife.com.sg/pogis (Important documents) and will apply in respect of any claim that Insured Member may make under this Benefit.

Exclusions (On Critical Illness and Early Critical Illness Coverage)

Singlife shall not be liable to pay the Benefit if the terminal illness, critical illness and/or early critical illness is caused directly or indirectly, wholly or partly by any of the following:

- Any condition or illness which is existing (whether or not the insured is aware of the same) or the cause or the symptoms of which are existing or are evident, or any condition or illness which the Insured Member suffered or is suffering prior to the commencement date or reinstatement date (if any) of the Insured Member's cover, whichever is later;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV), except as defined in the Definition of Critical Illnesses as a Benefit under "HIV Due to Blood Transfusion and Occupationally Acquired HIV";
- Suicide or attempted suicide or self-inflicted injury or illness, whether the insured is sane or insane;
- Over indulgence in alcohol; or
- Drug taking unless taken under the direction of a Registered Medical Practitioner.

Singlife shall not be liable for the terminal illness, critical illness and/or early critical illness which have existed at any time prior to the commencement of the Insured Member's Group Portable Scheme coverage.

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Premium rates for Insured Members and their spouse (till 65 Age Next Birthday – ANB)

Monthly premiums payable at commencement date of Insured Member's cover, or at renewal during each policy year, are based on the sum assured and the Insured Member's age next birthday (ANB) as of 1 July each year. Premium rates will change at the next policy year if the Insured Member enters a higher age band. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

Term Life Coverage

Age Sum assured	Monthly Premium for Term Life Coverage					
	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
\$	\$	\$	\$	\$	\$	\$
10,000	0.72	0.72	0.72	1.15	1.77	2.45
20,000	1.44	1.44	1.44	2.30	3.54	4.90
30,000	2.16	2.16	2.16	3.45	5.31	7.35
40,000	2.88	2.88	2.88	4.60	7.08	9.80
50,000	3.60	3.60	3.60	5.75	8.85	12.25
60,000	4.32	4.32	4.32	6.90	10.62	14.70
70,000	5.04	5.04	5.04	8.05	12.39	17.15
80,000	5.76	5.76	5.76	9.20	14.16	19.60
90,000	6.48	6.48	6.48	10.35	15.93	22.05
100,000	7.20	7.20	7.20	11.50	17.70	24.50
110,000	7.92	7.92	7.92	12.65	19.47	26.95
120,000	8.64	8.64	8.64	13.80	21.24	29.40
130,000	9.36	9.36	9.36	14.95	23.01	31.85
140,000	10.08	10.08	10.08	16.10	24.78	34.30
150,000	10.80	10.80	10.80	17.25	26.55	36.75
160,000	11.52	11.52	11.52	18.40	28.32	39.20
170,000	12.24	12.24	12.24	19.55	30.09	41.65
180,000	12.96	12.96	12.96	20.70	31.86	44.10
190,000	13.68	13.68	13.68	21.85	33.63	46.55
200,000	14.40	14.40	14.40	23.00	35.40	49.00
210,000	15.12	15.12	15.12	24.15	37.17	51.45
220,000	15.84	15.84	15.84	25.30	38.94	53.90
230,000	16.56	16.56	16.56	26.45	40.71	56.35
240,000	17.28	17.28	17.28	27.60	42.48	58.80
250,000	18.00	18.00	18.00	28.75	44.25	61.25
260,000	18.72	18.72	18.72	29.90	46.02	63.70
270,000	19.44	19.44	19.44	31.05	47.79	66.15
280,000	20.16	20.16	20.16	32.20	49.56	68.60
290,000	20.88	20.88	20.88	33.35	51.33	71.05
300,000	21.60	21.60	21.60	34.50	53.10	73.50
310,000	22.32	22.32	22.32	35.65	54.87	75.95
320,000	23.04	23.04	23.04	36.80	56.64	78.40
330,000	23.76	23.76	23.76	37.95	58.41	80.85
340,000	24.48	24.48	24.48	39.10	60.18	83.30

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Term Life Coverage (continued)

Age Sum assured	Monthly Premium for Term Life Coverage					
	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
	\$	\$	\$	\$	\$	\$
350,000	25.20	25.20	25.20	40.25	61.95	85.75
360,000	25.92	25.92	25.92	41.40	63.72	88.20
370,000	26.64	26.64	26.64	42.55	65.49	90.65
380,000	27.36	27.36	27.36	43.70	67.26	93.10
390,000	28.08	28.08	28.08	44.85	69.03	95.55
400,000	28.80	28.80	28.80	46.00	70.80	98.00
410,000	29.52	29.52	29.52	47.15	72.57	100.45
420,000	30.24	30.24	30.24	48.30	74.34	102.90
430,000	30.96	30.96	30.96	49.45	76.11	105.35
440,000	31.68	31.68	31.68	50.60	77.88	107.80
450,000	32.40	32.40	32.40	51.75	79.65	110.25
460,000	33.12	33.12	33.12	52.90	81.42	112.70
470,000	33.84	33.84	33.84	54.05	83.19	115.15
480,000	34.56	34.56	34.56	55.20	84.96	117.60
490,000	35.28	35.28	35.28	56.35	86.73	120.05
500,000	36.00	36.00	36.00	57.50	88.50	122.50
510,000	36.72	36.72	36.72	58.65	90.27	124.95
520,000	37.44	37.44	37.44	59.80	92.04	127.40
530,000	38.16	38.16	38.16	60.95	93.81	129.85
540,000	38.88	38.88	38.88	62.10	95.58	132.30
550,000	39.60	39.60	39.60	63.25	97.35	134.75
560,000	40.32	40.32	40.32	64.40	99.12	137.20
570,000	41.04	41.04	41.04	65.55	100.89	139.65
580,000	41.76	41.76	41.76	66.70	102.66	142.10
590,000	42.48	42.48	42.48	67.85	104.43	144.55
600,000	43.20	43.20	43.20	69.00	106.20	147.00
610,000	43.92	43.92	43.92	70.15	107.97	149.45
620,000	44.64	44.64	44.64	71.30	109.74	151.90
630,000	45.36	45.36	45.36	72.45	111.51	154.35
640,000	46.08	46.08	46.08	73.60	113.28	156.80
650,000	46.80	46.80	46.80	74.75	115.05	159.25
660,000	47.52	47.52	47.52	75.90	116.82	161.70
670,000	48.24	48.24	48.24	77.05	118.59	164.15
680,000	48.96	48.96	48.96	78.20	120.36	166.60
690,000	49.68	49.68	49.68	79.35	122.13	169.05
700,000	50.40	50.40	50.40	80.50	123.90	171.50

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Term Life Coverage (continued)

Age Sum assured	Monthly Premium for Term Life Coverage					
	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
\$	\$	\$	\$	\$	\$	\$
710,000	51.12	51.12	51.12	81.65	125.67	173.95
720,000	51.84	51.84	51.84	82.80	127.44	176.40
730,000	52.56	52.56	52.56	83.95	129.21	178.85
740,000	53.28	53.28	53.28	85.10	130.98	181.30
750,000	54.00	54.00	54.00	86.25	132.75	183.75
760,000	54.72	54.72	54.72	87.40	134.52	186.20
770,000	55.44	55.44	55.44	88.55	136.29	188.65
780,000	56.16	56.16	56.16	89.70	138.06	191.10
790,000	56.88	56.88	56.88	90.85	139.83	193.55
800,000	57.60	57.60	57.60	92.00	141.60	196.00
810,000	58.32	58.32	58.32	93.15	143.37	198.45
820,000	59.04	59.04	59.04	94.30	145.14	200.90
830,000	59.76	59.76	59.76	95.45	146.91	203.35
840,000	60.48	60.48	60.48	96.60	148.68	205.80
850,000	61.20	61.20	61.20	97.75	150.45	208.25
860,000	61.92	61.92	61.92	98.90	152.22	210.70
870,000	62.64	62.64	62.64	100.05	153.99	213.15
880,000	63.36	63.36	63.36	101.20	155.76	215.60
890,000	64.08	64.08	64.08	102.35	157.53	218.05
900,000	64.80	64.80	64.80	103.50	159.30	220.50
910,000	65.52	65.52	65.52	104.65	161.07	222.95
920,000	66.24	66.24	66.24	105.80	162.84	225.40
930,000	66.96	66.96	66.96	106.95	164.61	227.85
940,000	67.68	67.68	67.68	108.10	166.38	230.30
950,000	68.40	68.40	68.40	109.25	168.15	232.75
960,000	69.12	69.12	69.12	110.40	169.92	235.20
970,000	69.84	69.84	69.84	111.55	171.69	237.65
980,000	70.56	70.56	70.56	112.70	173.46	240.10
990,000	71.28	71.28	71.28	113.85	175.23	242.55
1,000,000	72.00	72.00	72.00	115.00	177.00	245.00

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Critical Illness Coverage

Age Sum assured	Monthly Premium for Critical Illness Coverage					
	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
\$	\$	\$	\$	\$	\$	\$
10,000	0.49	1.51	3.73	6.39	8.97	13.49
20,000	0.98	3.02	7.46	12.78	17.94	26.98
30,000	1.47	4.53	11.19	19.17	26.91	40.47
40,000	1.96	6.04	14.92	25.56	35.88	53.96
50,000	2.45	7.55	18.65	31.95	44.85	67.45
60,000	2.94	9.06	22.38	38.34	53.82	80.94
70,000	3.43	10.57	26.11	44.73	62.79	94.43
80,000	3.92	12.08	29.84	51.12	71.76	107.92
90,000	4.41	13.59	33.57	57.51	80.73	121.41
100,000	4.90	15.10	37.30	63.90	89.70	134.90
110,000	5.39	16.61	41.03	70.29	98.67	148.39
120,000	5.88	18.12	44.76	76.68	107.64	161.88
130,000	6.37	19.63	48.49	83.07	116.61	175.37
140,000	6.86	21.14	52.22	89.46	125.58	188.86
150,000	7.35	22.65	55.95	95.85	134.55	202.35
160,000	7.84	24.16	59.68	102.24	143.52	215.84
170,000	8.33	25.67	63.41	108.63	152.49	229.33
180,000	8.82	27.18	67.14	115.02	161.46	242.82
190,000	9.31	28.69	70.87	121.41	170.43	256.31
200,000	9.80	30.20	74.60	127.80	179.40	269.80
210,000	10.29	31.71	78.33	134.19	188.37	283.29
220,000	10.78	33.22	82.06	140.58	197.34	296.78
230,000	11.27	34.73	85.79	146.97	206.31	310.27
240,000	11.76	36.24	89.52	153.36	215.28	323.76
250,000	12.25	37.75	93.25	159.75	224.25	337.25
260,000	12.74	39.26	96.98	166.14	233.22	350.74
270,000	13.23	40.77	100.71	172.53	242.19	364.23
280,000	13.72	42.28	104.44	178.92	251.16	377.72
290,000	14.21	43.79	108.17	185.31	260.13	391.21
300,000	14.70	45.30	111.90	191.70	269.10	404.70
310,000	15.19	46.81	115.63	198.09	278.07	418.19
320,000	15.68	48.32	119.36	204.48	287.04	431.68
330,000	16.17	49.83	123.09	210.87	296.01	445.17
340,000	16.66	51.34	126.82	217.26	304.98	458.66
350,000	17.15	52.85	130.55	223.65	313.95	472.15
360,000	17.64	54.36	134.28	230.04	322.92	485.64
370,000	18.13	55.87	138.01	236.43	331.89	499.13
380,000	18.62	57.38	141.74	242.82	340.86	512.62
390,000	19.11	58.89	145.47	249.21	349.83	526.11
400,000	19.60	60.40	149.20	255.60	358.80	539.60

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Critical Illness Coverage (continued)

		Monthly Premium for Critical Illness Coverage				
Age Sum assured	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
	\$	\$	\$	\$	\$	\$
410,000	20.09	61.91	152.93	261.99	367.77	553.09
420,000	20.58	63.42	156.66	268.38	376.74	566.58
430,000	21.07	64.93	160.39	274.77	385.71	580.07
440,000	21.56	66.44	164.12	281.16	394.68	593.56
450,000	22.05	67.95	167.85	287.55	403.65	607.05
460,000	22.54	69.46	171.58	293.94	412.62	620.54
470,000	23.03	70.97	175.31	300.33	421.59	634.03
480,000	23.52	72.48	179.04	306.72	430.56	647.52
490,000	24.01	73.99	182.77	313.11	439.53	661.01
500,000	24.50	75.50	186.50	319.50	448.50	674.50

Early Critical Illness Coverage

		Monthly Premium for Early Critical Illness Coverage				
Age Sum assured	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
	\$	\$	\$	\$	\$	\$
10,000	0.12	0.47	1.22	1.58	2.29	3.47
20,000	0.24	0.94	2.44	3.16	4.58	6.94
30,000	0.36	1.41	3.66	4.74	6.87	10.41
40,000	0.48	1.88	4.88	6.32	9.16	13.88
50,000	0.60	2.35	6.10	7.90	11.45	17.35
60,000	0.72	2.82	7.32	9.48	13.74	20.82
70,000	0.84	3.29	8.54	11.06	16.03	24.29
80,000	0.96	3.76	9.76	12.64	18.32	27.76
90,000	1.08	4.23	10.98	14.22	20.61	31.23
100,000	1.20	4.70	12.20	15.80	22.90	34.70
110,000	1.32	5.17	13.42	17.38	25.19	38.17
120,000	1.44	5.64	14.64	18.96	27.48	41.64
130,000	1.56	6.11	15.86	20.54	29.77	45.11
140,000	1.68	6.58	17.08	22.12	32.06	48.58
150,000	1.80	7.05	18.30	23.70	34.35	52.05
160,000	1.92	7.52	19.52	25.28	36.64	55.52
170,000	2.04	7.99	20.74	26.86	38.93	58.99
180,000	2.16	8.46	21.96	28.44	41.22	62.46
190,000	2.28	8.93	23.18	30.02	43.51	65.93
200,000	2.40	9.40	24.40	31.60	45.80	69.40

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Early Critical Illness Coverage (continued)

Age Sum assured	Monthly Premium for Early Critical Illness Coverage					
	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
\$	\$	\$	\$	\$	\$	\$
210,000	2.52	9.87	25.62	33.18	48.09	72.87
220,000	2.64	10.34	26.84	34.76	50.38	76.34
230,000	2.76	10.81	28.06	36.34	52.67	79.81
240,000	2.88	11.28	29.28	37.92	54.96	83.28
250,000	3.00	11.75	30.50	39.50	57.25	86.75
260,000	3.12	12.22	31.72	41.08	59.54	90.22
270,000	3.24	12.69	32.94	42.66	61.83	93.69
280,000	3.36	13.16	34.16	44.24	64.12	97.16
290,000	3.48	13.63	35.38	45.82	66.41	100.63
300,000	3.60	14.10	36.60	47.40	68.70	104.10
310,000	3.72	14.57	37.82	48.98	70.99	107.57
320,000	3.84	15.04	39.04	50.56	73.28	111.04
330,000	3.96	15.51	40.26	52.14	75.57	114.51
340,000	4.08	15.98	41.48	53.72	77.86	117.98
350,000	4.20	16.45	42.70	55.30	80.15	121.45
360,000	4.32	16.92	43.92	56.88	82.44	124.92
370,000	4.44	17.39	45.14	58.46	84.73	128.39
380,000	4.56	17.86	46.36	60.04	87.02	131.86
390,000	4.68	18.33	47.58	61.62	89.31	135.33
400,000	4.80	18.80	48.80	63.20	91.60	138.80
410,000	4.92	19.27	50.02	64.78	93.89	142.27
420,000	5.04	19.74	51.24	66.36	96.18	145.74
430,000	5.16	20.21	52.46	67.94	98.47	149.21
440,000	5.28	20.68	53.68	69.52	100.76	152.68
450,000	5.40	21.15	54.90	71.10	103.05	156.15
460,000	5.52	21.62	56.12	72.68	105.34	159.62
470,000	5.64	22.09	57.34	74.26	107.63	163.09
480,000	5.76	22.56	58.56	75.84	109.92	166.56
490,000	5.88	23.03	59.78	77.42	112.21	170.03
500,000	6.00	23.50	61.00	79.00	114.50	173.50

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Premium rates for public officers and their spouse (under the Extended Years Coverage from 66 to 75 ANB)

Monthly premiums payable at commencement date of Insured Member's cover, or at renewal during each policy year, are based on the sum assured and the Insured Member's age next birthday (ANB) as of 1 July each year. Premium rates will change at the next policy year if the Insured Member enters a higher age band. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

Term Life Coverage

Age Sum assured	Monthly Premium for Term Life Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10,000	10.20	11.57	13.96	16.58	18.39	22.60	25.08	27.49	30.02	32.92
20,000	20.40	23.14	27.92	33.16	36.78	45.20	50.16	54.98	60.04	65.84
30,000	30.60	34.71	41.88	49.74	55.17	67.80	75.24	82.47	90.06	98.76
40,000	40.80	46.28	55.84	66.32	73.56	90.40	100.32	109.96	120.08	131.68
50,000	51.00	57.85	69.80	82.90	91.95	113.00	125.40	137.45	150.10	164.60
60,000	61.20	69.42	83.76	99.48	110.34	135.60	150.48	164.94	180.12	197.52
70,000	71.40	80.99	97.72	116.06	128.73	158.20	175.56	192.43	210.14	230.44
80,000	81.60	92.56	111.68	132.64	147.12	180.80	200.64	219.92	240.16	263.36
90,000	91.80	104.13	125.64	149.22	165.51	203.40	225.72	247.41	270.18	296.28
100,000	102.00	115.70	139.60	165.80	183.90	226.00	250.80	274.90	300.20	329.20
110,000	112.20	127.27	153.56	182.38	202.29	248.60	275.88	302.39	330.22	362.12
120,000	122.40	138.84	167.52	198.96	220.68	271.20	300.96	329.88	360.24	395.04
130,000	132.60	150.41	181.48	215.54	239.07	293.80	326.04	357.37	390.26	427.96
140,000	142.80	161.98	195.44	232.12	257.46	316.40	351.12	384.86	420.28	460.88
150,000	153.00	173.55	209.40	248.70	275.85	339.00	376.20	412.35	450.30	493.80
160,000	163.20	185.12	223.36	265.28	294.24	361.60	401.28	439.84	480.32	526.72
170,000	173.40	196.69	237.32	281.86	312.63	384.20	426.36	467.33	510.34	559.64
180,000	183.60	208.26	251.28	298.44	331.02	406.80	451.44	494.82	540.36	592.56
190,000	193.80	219.83	265.24	315.02	349.41	429.40	476.52	522.31	570.38	625.48
200,000	204.00	231.40	279.20	331.60	367.80	452.00	501.60	549.80	600.40	658.40
210,000	214.20	242.97	293.16	348.18	386.19	474.60	526.68	577.29	630.42	691.32
220,000	224.40	254.54	307.12	364.76	404.58	497.20	551.76	604.78	660.44	724.24
230,000	234.60	266.11	321.08	381.34	422.97	519.80	576.84	632.27	690.46	757.16
240,000	244.80	277.68	335.04	397.92	441.36	542.40	601.92	659.76	720.48	790.08

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Term Life Coverage (continued)

Age Sum assured	Monthly Premium for Term Life Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
250,000	255.00	289.25	349.00	414.50	459.75	565.00	627.00	687.25	750.50	823.00
260,000	265.20	300.82	362.96	431.08	478.14	587.60	652.08	714.74	780.52	855.92
270,000	275.40	312.39	376.92	447.66	496.53	610.20	677.16	742.23	810.54	888.84
280,000	285.60	323.96	390.88	464.24	514.92	632.80	702.24	769.72	840.56	921.76
290,000	295.80	335.53	404.84	480.82	533.31	655.40	727.32	797.21	870.58	954.68
300,000	306.00	347.10	418.80	497.40	551.70	678.00	752.40	824.70	900.60	987.60
320,000	326.40	370.24	446.72	530.56	588.48	723.20	802.56	879.68	960.64	1053.44
330,000	336.60	381.81	460.68	547.14	606.87	745.80	827.64	907.17	990.66	1086.36
340,000	346.80	393.38	474.64	563.72	625.26	768.40	852.72	934.66	1020.68	1119.28
350,000	357.00	404.95	488.60	580.30	643.65	791.00	877.80	962.15	1050.70	1152.20
360,000	367.20	416.52	502.56	596.88	662.04	813.60	902.88	989.64	1080.72	1185.12
370,000	377.40	428.09	516.52	613.46	680.43	836.20	927.96	1017.13	1110.74	1218.04
380,000	387.60	439.66	530.48	630.04	698.82	858.80	953.04	1044.62	1140.76	1250.96
390,000	397.80	451.23	544.44	646.62	717.21	881.40	978.12	1072.11	1170.78	1283.88
400,000	408.00	462.80	558.40	663.20	735.60	904.00	1003.20	1099.60	1200.80	1316.80
410,000	418.20	474.37	572.36	679.78	753.99	926.60	1028.28	1127.09	1230.82	1349.72
420,000	428.40	485.94	586.32	696.36	772.38	949.20	1053.36	1154.58	1260.84	1382.64
430,000	438.60	497.51	600.28	712.94	790.77	971.80	1078.44	1182.07	1290.86	1415.56
440,000	448.80	509.08	614.24	729.52	809.16	994.40	1103.52	1209.56	1320.88	1448.48
450,000	459.00	520.65	628.20	746.10	827.55	1017.00	1128.60	1237.05	1350.90	1481.40
460,000	469.20	532.22	642.16	762.68	845.94	1039.60	1153.68	1264.54	1380.92	1514.32
470,000	479.40	543.79	656.12	779.26	864.33	1062.20	1178.76	1292.03	1410.94	1547.24
480,000	489.60	555.36	670.08	795.84	882.72	1084.80	1203.84	1319.52	1440.96	1580.16
490,000	499.80	566.93	684.04	812.42	901.11	1107.40	1228.92	1347.01	1470.98	1613.08
500,000	510.00	578.50	698.00	829.00	919.50	1130.00	1254.00	1374.50	1501.00	1646.00

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Critical Illness Coverage

Age Sum assured	Monthly Premium for Critical Illness Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10,000	26.41	28.54	32.68	37.54	40.68	46.00	52.92	60.89	70.04	80.38
20,000	52.82	57.08	65.36	75.08	81.36	92.00	105.84	121.78	140.08	160.76
30,000	79.23	85.62	98.04	112.62	122.04	138.00	158.76	182.67	210.12	241.14
40,000	105.64	114.16	130.72	150.16	162.72	184.00	211.68	243.56	280.16	321.52
50,000	132.05	142.70	163.40	187.70	203.40	230.00	264.60	304.45	350.20	401.90
60,000	158.46	171.24	196.08	225.24	244.08	276.00	317.52	365.34	420.24	482.28
70,000	184.87	199.78	228.76	262.78	284.76	322.00	370.44	426.23	490.28	562.66
80,000	211.28	228.32	261.44	300.32	325.44	368.00	423.36	487.12	560.32	643.04
90,000	237.69	256.86	294.12	337.86	366.12	414.00	476.28	548.01	630.36	723.42
100,000	264.10	285.40	326.80	375.40	406.80	460.00	529.20	608.90	700.40	803.80
110,000	290.51	313.94	359.48	412.94	447.48	506.00	582.12	669.79	770.44	884.18
120,000	316.92	342.48	392.16	450.48	488.16	552.00	635.04	730.68	840.48	964.56
130,000	343.33	371.02	424.84	488.02	528.84	598.00	687.96	791.57	910.52	1044.94
140,000	369.74	399.56	457.52	525.56	569.52	644.00	740.88	852.46	980.56	1125.32
150,000	396.15	428.10	490.20	563.10	610.20	690.00	793.80	913.35	1050.60	1205.70
160,000	422.56	456.64	522.88	600.64	650.88	736.00	846.72	974.24	1120.64	1286.08
170,000	448.97	485.18	555.56	638.18	691.56	782.00	899.64	1035.13	1190.68	1366.46
180,000	475.38	513.72	588.24	675.72	732.24	828.00	952.56	1096.02	1260.72	1446.84
190,000	501.79	542.26	620.92	713.26	772.92	874.00	1005.48	1156.91	1330.76	1527.22
200,000	528.20	570.80	653.60	750.80	813.60	920.00	1058.40	1217.80	1400.80	1607.60
210,000	554.61	599.34	686.28	788.34	854.28	966.00	1111.32	1278.69	1470.84	1687.98
220,000	581.02	627.88	718.96	825.88	894.96	1012.00	1164.24	1339.58	1540.88	1768.36
230,000	607.43	656.42	751.64	863.42	935.64	1058.00	1217.16	1400.47	1610.92	1848.74
240,000	633.84	684.96	784.32	900.96	976.32	1104.00	1270.08	1461.36	1680.96	1929.12
250,000	660.25	713.50	817.00	938.50	1017.00	1150.00	1323.00	1522.25	1751.00	2009.50

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Critical Illness Coverage (continued)

Age Sum assured	Monthly Premium for Critical Illness Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
260,000	686.66	742.04	849.68	976.04	1057.68	1196.00	1375.92	1583.14	1821.04	2089.88
270,000	713.07	770.58	882.36	1013.58	1098.36	1242.00	1428.84	1644.03	1891.08	2170.26
280,000	739.48	799.12	915.04	1051.12	1139.04	1288.00	1481.76	1704.92	1961.12	2250.64
290,000	765.89	827.66	947.72	1088.66	1179.72	1334.00	1534.68	1765.81	2031.16	2331.02
300,000	792.30	856.20	980.40	1126.20	1220.40	1380.00	1587.60	1826.70	2101.20	2411.40
310,000	818.71	884.74	1013.08	1163.74	1261.08	1426.00	1640.52	1887.59	2171.24	2491.78
320,000	845.12	913.28	1045.76	1201.28	1301.76	1472.00	1693.44	1948.48	2241.28	2572.16
330,000	871.53	941.82	1078.44	1238.82	1342.44	1518.00	1746.36	2009.37	2311.32	2652.54
340,000	897.94	970.36	1111.12	1276.36	1383.12	1564.00	1799.28	2070.26	2381.36	2732.92
350,000	924.35	998.90	1143.80	1313.90	1423.80	1610.00	1852.20	2131.15	2451.40	2813.30
360,000	950.76	1027.44	1176.48	1351.44	1464.48	1656.00	1905.12	2192.04	2521.44	2893.68
370,000	977.17	1055.98	1209.16	1388.98	1505.16	1702.00	1958.04	2252.93	2591.48	2974.06
380,000	1003.58	1084.52	1241.84	1426.52	1545.84	1748.00	2010.96	2313.82	2661.52	3054.44
390,000	1029.99	1113.06	1274.52	1464.06	1586.52	1794.00	2063.88	2374.71	2731.56	3134.82
400,000	1056.40	1141.60	1307.20	1501.60	1627.20	1840.00	2116.80	2435.60	2801.60	3215.20
410,000	1082.81	1170.14	1339.88	1539.14	1667.88	1886.00	2169.72	2496.49	2871.64	3295.58
420,000	1109.22	1198.68	1372.56	1576.68	1708.56	1932.00	2222.64	2557.38	2941.68	3375.96
430,000	1135.63	1227.22	1405.24	1614.22	1749.24	1978.00	2275.56	2618.27	3011.72	3456.34
440,000	1162.04	1255.76	1437.92	1651.76	1789.92	2024.00	2328.48	2679.16	3081.76	3536.72
450,000	1188.45	1284.30	1470.60	1689.30	1830.60	2070.00	2381.40	2740.05	3151.80	3617.10
460,000	1214.86	1312.84	1503.28	1726.84	1871.28	2116.00	2434.32	2800.94	3221.84	3697.48
470,000	1241.27	1341.38	1535.96	1764.38	1911.96	2162.00	2487.24	2861.83	3291.88	3777.86
480,000	1267.68	1369.92	1568.64	1801.92	1952.64	2208.00	2540.16	2922.72	3361.92	3858.24
490,000	1294.09	1398.46	1601.32	1839.46	1993.32	2254.00	2593.08	2983.61	3431.96	3938.62
500,000	1320.50	1427.00	1634.00	1877.00	2034.00	2300.00	2646.00	3044.50	3502.00	4019.00

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Early Critical Illness Coverage

Age Sum assured	Monthly Premium for Early Critical Illness Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10,000	6.75	7.25	8.31	9.59	10.37	11.72	13.48	15.52	17.86	20.50
20,000	13.50	14.50	16.62	19.18	20.74	23.44	26.96	31.04	35.72	41.00
30,000	20.25	21.75	24.93	28.77	31.11	35.16	40.44	46.56	53.58	61.50
40,000	27.00	29.00	33.24	38.36	41.48	46.88	53.92	62.08	71.44	82.00
50,000	33.75	36.25	41.55	47.95	51.85	58.60	67.40	77.60	89.30	102.50
60,000	40.50	43.50	49.86	57.54	62.22	70.32	80.88	93.12	107.16	123.00
70,000	47.25	50.75	58.17	67.13	72.59	82.04	94.36	108.64	125.02	143.50
80,000	54.00	58.00	66.48	76.72	82.96	93.76	107.84	124.16	142.88	164.00
90,000	60.75	65.25	74.79	86.31	93.33	105.48	121.32	139.68	160.74	184.50
100,000	67.50	72.50	83.10	95.90	103.70	117.20	134.80	155.20	178.60	205.00
110,000	74.25	79.75	91.41	105.49	114.07	128.92	148.28	170.72	196.46	225.50
120,000	81.00	87.00	99.72	115.08	124.44	140.64	161.76	186.24	214.32	246.00
130,000	87.75	94.25	108.03	124.67	134.81	152.36	175.24	201.76	232.18	266.50
140,000	94.50	101.50	116.34	134.26	145.18	164.08	188.72	217.28	250.04	287.00
150,000	101.25	108.75	124.65	143.85	155.55	175.80	202.20	232.80	267.90	307.50
160,000	108.00	116.00	132.96	153.44	165.92	187.52	215.68	248.32	285.76	328.00
170,000	114.75	123.25	141.27	163.03	176.29	199.24	229.16	263.84	303.62	348.50
180,000	121.50	130.50	149.58	172.62	186.66	210.96	242.64	279.36	321.48	369.00
190,000	128.25	137.75	157.89	182.21	197.03	222.68	256.12	294.88	339.34	389.50
200,000	135.00	145.00	166.20	191.80	207.40	234.40	269.60	310.40	357.20	410.00
210,000	141.75	152.25	174.51	201.39	217.77	246.12	283.08	325.92	375.06	430.50
220,000	148.50	159.50	182.82	210.98	228.14	257.84	296.56	341.44	392.92	451.00
230,000	155.25	166.75	191.13	220.57	238.51	269.56	310.04	356.96	410.78	471.50
240,000	162.00	174.00	199.44	230.16	248.88	281.28	323.52	372.48	428.64	492.00
250,000	168.75	181.25	207.75	239.75	259.25	293.00	337.00	388.00	446.50	512.50

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Early Critical Illness Coverage (continued)

Age Sum assured	Monthly Premium for Early Critical Illness Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
260,000	175.50	188.50	216.06	249.34	269.62	304.72	350.48	403.52	464.36	533.00
270,000	182.25	195.75	224.37	258.93	279.99	316.44	363.96	419.04	482.22	553.50
280,000	189.00	203.00	232.68	268.52	290.36	328.16	377.44	434.56	500.08	574.00
290,000	195.75	210.25	240.99	278.11	300.73	339.88	390.92	450.08	517.94	594.50
300,000	202.50	217.50	249.30	287.70	311.10	351.60	404.40	465.60	535.80	615.00
310,000	209.25	224.75	257.61	297.29	321.47	363.32	417.88	481.12	553.66	635.50
320,000	216.00	232.00	265.92	306.88	331.84	375.04	431.36	496.64	571.52	656.00
330,000	222.75	239.25	274.23	316.47	342.21	386.76	444.84	512.16	589.38	676.50
340,000	229.50	246.50	282.54	326.06	352.58	398.48	458.32	527.68	607.24	697.00
350,000	236.25	253.75	290.85	335.65	362.95	410.20	471.80	543.20	625.10	717.50
360,000	243.00	261.00	299.16	345.24	373.32	421.92	485.28	558.72	642.96	738.00
370,000	249.75	268.25	307.47	354.83	383.69	433.64	498.76	574.24	660.82	758.50
380,000	256.50	275.50	315.78	364.42	394.06	445.36	512.24	589.76	678.68	779.00
390,000	263.25	282.75	324.09	374.01	404.43	457.08	525.72	605.28	696.54	799.50
400,000	270.00	290.00	332.40	383.60	414.80	468.80	539.20	620.80	714.40	820.00
410,000	276.75	297.25	340.71	393.19	425.17	480.52	552.68	636.32	732.26	840.50
420,000	283.50	304.50	349.02	402.78	435.54	492.24	566.16	651.84	750.12	861.00
430,000	290.25	311.75	357.33	412.37	445.91	503.96	579.64	667.36	767.98	881.50
440,000	297.00	319.00	365.64	421.96	456.28	515.68	593.12	682.88	785.84	902.00
450,000	303.75	326.25	373.95	431.55	466.65	527.40	606.60	698.40	803.70	922.50
460,000	310.50	333.50	382.26	441.14	477.02	539.12	620.08	713.92	821.56	943.00
470,000	317.25	340.75	390.57	450.73	487.39	550.84	633.56	729.44	839.42	963.50
480,000	324.00	348.00	398.88	460.32	497.76	562.56	647.04	744.96	857.28	984.00
490,000	330.75	355.25	407.19	469.91	508.13	574.28	660.52	760.48	875.14	1004.50
500,000	337.50	362.50	415.50	479.50	518.50	586.00	674.00	776.00	893.00	1025.00

GROUP PORTABLE SCHEME PRODUCT SUMMARY



Renewal and Termination of Cover

- Insurance coverage will automatically be renewed every policy year at the prevailing premium rates for the Extended Years Coverage) and/or their children reaches 25 years old or get married, whichever is earlier. If the maximum age is attained during the policy year, the insurance will be terminated at the end of that prevailing policy year.
- The Insured Member may give notice in writing directly to Singlife during a policy year stating that he wishes to terminate one or more of the coverage set out in the Certificate of Insurance issued to him. The cover will be terminated at the end of the same month upon Singlife's receipt of the notice.
- Insurance coverage for an Insured Member will immediately cease under any of the following circumstances:
 - Upon expiry of the grace period of 30 days if premium is not paid;
 - When the full sum assured is paid out for that Insured Member;
 - The entire policy is terminated by the Master Policyholder;
- Insurance coverage for the spouse will also terminate if the Insured Member is separated or divorced from the spouse.
- In the event of death of the Insured Member, the coverage for spouse and children will automatically continue up to the expiry of the Master Contract or the date the spouse or children cease to be eligible for cover, whichever is earlier, provided premiums are paid.
- Any premium received after the termination of the coverage is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the coverage. Any such premium received shall be returned to the Insured Member.

Free Look Cancellation

You have fourteen (14) days from the time you receive your Certificate of Insurance ("COI") to decide whether you want to continue with it. If you do not want to continue, you may write to us to cancel your COI. As long as you have not made any claim under your policy, we will cancel your coverage from the COI issue date and refund the premium paid, without interest and less any expenses incurred in considering your application and issuing your policy.

Your COI is considered delivered to and received by you seven (7) days after we post it.

Important Notes

The policy is underwritten by Singapore Life Ltd.

This 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. 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 health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance.

Information is correct as of 1 July 2024.

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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Ref: COMP/2024/09/SRC/822