

**Affordable and
comprehensive life protection
for you and your loved ones**



Singlife
with AVIVA

**Public Officers Group
Insurance Scheme (POGIS)**



You put others first at work. Who puts you and your family first?

When you work in public service, you dedicate your life to serving the nation. As you continuously strive to make an impact on other lives, it's important to know that your needs and that of your loved ones are taken care of too.

Ask yourself: In the event of the unexpected,

Would your family be able to finance their basic living expenses?

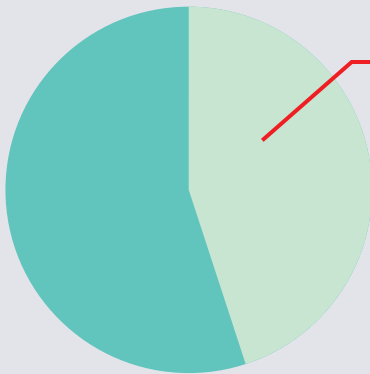
Would they be burdened by financial commitments?

Could your current savings, investments and insurance sufficiently cover their needs?





1 in 3
people surveyed do
not own life insurance



Only 42%
think they have adequate
financial protection for their
dependants if they die

Source: Consumer Attitudes Survey (Aviva), June 2018.

There are many ways to show your loved ones that you care. Getting life insurance is one way to make a meaningful difference in their lives. It assures them of your commitment to taking care of their needs now and when you're no longer able to.

Introducing the Public Officers Group Insurance Scheme (POGIS)

Exclusively for employees of government ministries, statutory boards or organs of state and their immediate family members¹, the Public Officers Group Insurance Scheme² offers affordable and comprehensive term life coverage for death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability. Whether you're based in Singapore or overseas, rest assured that you'll enjoy worldwide coverage till you're 75 years old³.

For greater confidence about the future, you can add on riders that cushion the financial blow from critical illnesses across various stages.

It's the plan that cares for you and your family, from as low as 41 cents per month⁴.



Key Benefits:

As the main insured under POGIS, you can enjoy the following:

- ✓ **High term life coverage** of up to S\$500,000 for you and your spouse⁵ (till 65 years old⁶) as well as for your children⁷ (till 18 years old)
- ✓ **Lump-sum payout** in the event of **death, total and permanent disability** or upon diagnosis of **terminal illness**⁸
- ✓ **Additional payout of 25%** of the sum assured in the event of **accidental death**
- ✓ **Additional payout of 1% of the sum assured** per month for 24 months⁹ for **total and permanent disability**
- ✓ **Payouts for partial and permanent disability**¹⁰ (as described in the table of compensation)
- ✓ **Option to purchase add-on coverage** against critical illnesses for greater peace of mind
- ✓ **Free coverage for your children** - aged 12 months to 6 years old¹¹, if both you and your spouse are insured under POGIS
- ✓ **Continue your term life and critical illness coverage** at a reduced sum assured of up to S\$300,000 **even after you retire** (coverage from 66 to 75 years old under the Extended Years Coverage³)

Leave no gaps in your coverage with a critical illness rider

Add on riders to your insurance plan so you'll never have to worry about the cost burden of critical illnesses, whether these illnesses are diagnosed at the early or advanced stage. This way, you'll be able to focus on what's most important – your recovery.

With POCIS, you can add on riders that offer protection across various stages of critical illness:

Critical Illness rider¹²
– protection against 37 critical illnesses

Early Critical Illness rider¹³
– protection against 10 early critical illnesses

Term Life



Premium rates¹⁴ for public officers and their spouse (till 65 Age Next Birthday - ANB)

You may apply for a minimum sum assured of S\$10,000 and up to a maximum sum assured of S\$500,000 (in multiples of S\$10,000).

For term life coverage

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of						
	S\$10k	S\$50k	S\$100k	S\$200k	S\$300k	S\$400k	S\$500k
Up to 45	0.41	2.05	4.10	8.20	12.30	16.40	20.50
46 to 50	0.41	2.05	4.10	8.20	12.30	16.40	20.50
51 to 55	0.66	3.30	6.60	13.20	19.80	26.40	33.00
56 to 60	1.02	5.10	10.20	20.40	30.60	40.80	51.00
61 to 65	1.41	7.05	14.10	28.20	42.30	56.40	70.50

For Critical Illness rider

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$10,000	S\$50,000	S\$100,000	S\$200,000	S\$300,000
Up to 45	0.85	4.25	8.50	17.00	25.50
46 to 50	2.10	10.50	21.00	42.00	63.00
51 to 55	3.60	18.00	36.00	72.00	108.00
56 to 60	5.05	25.25	50.50	101.00	151.50
61 to 65	7.60	38.00	76.00	152.00	228.00

For Early Critical Illness rider

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$10,000	S\$50,000	S\$100,000	S\$200,000	S\$300,000
Up to 45	0.65	3.25	6.50	13.00	19.50
46 to 50	1.70	8.50	17.00	34.00	51.00
51 to 55	2.20	11.00	22.00	44.00	66.00
56 to 60	3.20	16.00	32.00	64.00	96.00
61 to 65	4.85	24.25	48.50	97.00	145.50

Premium rates¹⁴ for children aged 1 (attained age) to 18 (ANB)

Your child may apply for a minimum sum assured of S\$10,000 and up to a maximum sum assured of S\$500,000 (in multiples of S\$10,000).

Type of coverage	Monthly premium (in S\$) per insured for sum assured of						
	S\$10,000	S\$50,000	S\$100,000	S\$200,000	S\$300,000	S\$400,000	S\$500,000
Term life coverage	0.41	2.05	4.10	8.20	12.30	16.40	20.50
Critical Illness rider	0.40	2.00	4.00	8.00	12.00	N.A.	N.A.
Early Critical Illness rider	0.16	0.80	1.60	3.20	4.80	N.A.	N.A.

Premium rates¹⁴ for public officers and their spouse (under the Extended Years Coverage - from 66 to 75 ANB)

You may apply for a minimum sum assured of S\$10,000 and up to a maximum sum assured of S\$300,000 (in multiples of S\$10,000).

For term life coverage

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$10,000	S\$50,000	S\$100,000	S\$200,000	S\$300,000
66	5.88	29.40	58.80	117.60	176.40
67	6.67	33.35	66.70	133.40	200.10
68	8.05	40.25	80.50	161.00	241.50
69	9.56	47.80	95.60	191.20	286.80
70	10.60	53.00	106.00	212.00	318.00
71	13.03	65.15	130.30	260.60	390.90
72	14.46	72.30	144.60	289.20	433.80
73	15.85	79.25	158.50	317.00	475.50
74	17.31	86.55	173.10	346.20	519.30
75	18.98	94.90	189.80	379.60	569.40

**Premium rates¹⁴ for public officers and their spouse
(under the Extended Years Coverage – from 66 to 75 ANB) (cont'd)**

For Critical Illness rider





Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$10,000	S\$50,000	S\$100,000	S\$200,000	S\$300,000
66	13.05	65.25	130.50	261.00	391.50
67	14.10	70.50	141.00	282.00	423.00
68	16.15	80.75	161.50	323.00	484.50
69	18.55	92.75	185.50	371.00	556.50
70	20.10	100.50	201.00	402.00	603.00
71	22.73	113.66	227.32	454.64	681.96
72	26.15	130.74	261.47	522.94	784.41
73	30.09	150.44	300.89	601.78	902.66
74	34.61	173.03	346.06	692.12	1,038.17
75	39.72	198.61	397.23	794.45	1,191.68

For Early Critical Illness rider

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$10,000	S\$50,000	S\$100,000	S\$200,000	S\$300,000
66	7.35	36.75	73.50	147.00	220.50
67	7.90	39.50	79.00	158.00	237.00
68	9.05	45.25	90.50	181.00	271.50
69	10.45	52.25	104.50	209.00	313.50
70	11.30	56.50	113.00	226.00	339.00
71	12.77	63.83	127.65	255.31	382.96
72	14.69	73.45	146.90	293.80	440.70
73	16.91	84.57	169.15	338.29	507.44
74	19.46	97.29	194.57	389.14	583.72
75	22.34	111.68	223.35	446.70	670.05

How POGIS protects you and your family

Terry, 40 ANB, is a public officer who's married and has two children, 5 ANB and 3 ANB. Here's how POGIS can give him the assurance that his family will be financially protected even if the unexpected happens.

		 Terry 40 ANB	 Mary 38 ANB	 Child 5 ANB	 Child 3 ANB
Term life coverage	Sum assured (S\$)	200,000	100,000	100,000	100,000
	Monthly premium (S\$)	8.20	4.10	Free	Free
Critical Illness rider	Sum assured (S\$)	100,000	50,000	50,000	50,000
	Monthly premium (S\$)	8.50	4.25	Free	Free
Early Critical Illness rider	Sum assured (S\$)	100,000	50,000	50,000	50,000
	Monthly premium (S\$)	6.50	3.25	Free	Free

Total premiums for the family each month: S\$34.80

Notes:

- Terry's wife and children cannot have higher coverage than him.
- Total sum assured for the Critical Illness rider and the Early Critical Illness rider cannot exceed the sum assured for term life coverage.

Protect



Take charge of your family's future

Simply apply for the Public Officers Group Insurance Scheme through one of these options:

1. Email: SRC@singlife.com
2. WhatsApp: 9238 7393
3. Visit: singlife.com/pogis

Important Notes:

1. Your spouse and children will be eligible to apply for cover if you, as an employee of a ministry or statutory board or organ of state, are insured under the plan. You will need to be insured under the term life coverage before your spouse and children can apply for cover under the plan.

To apply for the Critical Illness rider and the Early Critical Illness rider for your spouse and children, they must be insured with the term life coverage and you must be insured under the Critical Illness rider and the Early Critical Illness rider. Each individual's total sum assured for riders cannot exceed the sum assured for term life coverage. The sum assured for your spouse and each child cannot exceed your sum assured.

If you end your cover under POCIS or are no longer the employee of a ministry or statutory board or organ of state, the cover for you, your spouse and children will end. The cover for your spouse will also end if you are separated or divorced from your spouse.

2. POCIS is not available to full-time SAF servicemen (including Defence Executive Officer (DXO)), Police and SCDF personnel. Civilians working in these organisations may be covered under POCIS.
3. Public officers will be notified via a letter before they turn 65 years old, to opt in to extend their coverage (under "Extended Years Coverage") up to 75 years old. This also applies to the following groups of public officers who:
 - Leave the public service under age-limit/early/optional retirement;
 - Retire on medical grounds; or
 - Leave the public service under the Special Resignation Scheme, Special Exit Scheme and Special Gratuity Scheme.

Public officers can 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\$300,000). If the reduced sum assured results in a higher sum assured for your spouse, your spouse's sum assured will be reduced to the same amount as yours.

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. Each policy year runs from 1 July to 30 June of the following year, regardless of the commencement date of the insured's cover.

Important notes: (cont'd)

4. The monthly premium of 41 cents per insured is for \$10,000 sum assured and assumes that each insured is 45 years old or below (age next birthday).
5. You and your legal spouse must be at least 16 years old at the point of application. The maximum age for you and your spouse to take up this policy is 64 years old and coverage will end when you or your spouse reaches 75 years old, if you or your spouse have opted in for the Extended Years Coverage. 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.
6. When the maximum age of 65 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year.
7. Your biological or legally adopted child must be at least 12 months old at the point of application. The maximum age for your child to take up this policy is 17 years old. Your child's cover will end when your child reaches 18 years old. When the maximum age of 18 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. This plan does not cover any claim or loss arising from the insured taking part in full-time National Service.
8. A survival period of 30 days will apply from the date of diagnosis of the terminal illness.
9. In the event of total and permanent disability, an additional 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 upon death of the insured, whichever is earliest.
10. Partial and permanent disability must happen within 365 days from the date of the accident. Please refer to the table of compensation in the Product Summary.

Important notes: (cont'd)

11. The sum assured for the child will be based on the lower sum assured for the parents if the two parents have a different sum assured. Once the child reaches 6 years old (i.e. 6th birthday), the prevailing monthly premium for the child's sum assured will be charged.

If both parents are public officers and wish to enjoy free coverage for their child, they would have to apply for POGIS on the basis of a main applicant and spouse. If they apply for POGIS separately (i.e. both as main applicants), their child will not be eligible for the free coverage.

12. A survival period of 30 days will apply from the date of diagnosis of the critical illness. 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's cover, whichever is later, will apply.
13. A survival period of 30 days will apply from the date of diagnosis of the early critical illness. A waiting period of 60 days from the commencement date or reinstatement date (if any) of the insured's cover, whichever is later, will apply.
14. Premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time. The monthly premiums that you pay during each policy year are based on the sum assured and the insured's ANB as of 1 July each year. Premium rates will change at the next policy year if the insured enters a higher age band. For the full premium rates table, please refer to the Product Summary.

The policy is underwritten by Singapore Life Ltd. and brought to you by the Public Service Division.

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. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the policy. 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.

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

Information is accurate as at 1 January 2022.

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).



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