



Set aside at least 3 to 6 months worth of expenses as **Emergency Funds**



Critical Illness coverage: 4x annual income



Death and Total Permanent Disability coverage: 9x annual income



Invest at least 10% of income for retirement and other financial goals



Keep insurance protection cost within 15% of income







Did you know?

The median cash savings for a 30 year old Singaporean is \$\$84,2402.

Get basic protection



Guard myself

YOU'RE COVERED BY NATIONAL SCHEMES

MediShield Life For large healthcare bills

CareShield Life

Basic long-term care protection that starts at age 30

OTHERS LIKE YOU LOOK AT

Integrated Shield Plans

Critical Illness Insurance

CareShield Life Supplements



Did you know?

The average cost of a wedding in Singapore is \$\$30,000 to \$\$50,0003.



Just married



Start a savings fund For our future



Protect my partner Be prepared for life's ups and downs

OTHERS LIKE YOU LOOK AT

Endowment/ **Investment-Linked Plan**

Grow your money to meet future goals

Term Insurance

Ensure financial protection for your partner in case of unforeseen events

Starting your own Family



Protect family finances From medical expenses



Ensure mother and child's protection During and post pregnancy



Save for children's education And future needs

NATIONAL SCHEMES OFFERED

For Singaporean children born on or after 14 Feb 2023

Baby Bonus⁵

Enhanced by S\$3,000 - Eligible Singaporean children will receive up to S\$13,000 cash

Child Development Account⁵

S\$5,000 automatically credited into the CDA upon account opening. Eligible Singaporean children are entitled to Government co-matching up to \$\$15,000

OTHERS LIKE YOU LOOK AT

Endowment/Investment-Linked Plan To help accumulate funds for the family

Maternity Plan

Provides comprehensive coverage through pregnancy and childbirth

Term Insurance Provides a safety net in case of unexpected events

Whole Life Plan

Offers lifelong protection and savings

Integrated Shield Plans (for Child) Provides essential healthcare coverage



Did you know?

The total cost to raise a child in Singapore (from age 0 - 23) is S\$285,4686.



Did you know?

The average selling price of BTOs in non-mature and mature estates rose by 16% and 22% respectively between 2012 and 20224.



Your first home

NEEDS

Protect family

If something happens to me



Safeguard our home Against risks such as fire, theft, or other unforeseen events



Accumulate savings Ease the mortgage

OTHERS LIKE YOU LOOK AT Term Insurance

Pays off the mortgage in case of the insured's passing, ensuring the home remains protected

Home Insurance

Cover for fire, theft or perils that might happen within your home

Short-Term Savings Plan

A flexible way to save and generate income

Upgrade to a new home

NEEDS

Increase Savings For a future home purchase

OTHERS LIKE YOU LOOK AT

Investment Options

Diverse investment opportunities to grow savings is $\$1,750,000^7$.



Did you know?

The median price of a

condominium in Singapore

Financial Support for My Dependents

NEEDS



Financially Support Parents in their old age



Based on our Financial Freedom Index study in 2023, 70% of Singaporeans do not feel confident about retirement, and the average Singaporean would need S\$566,640 in savings to feel financially free10.

Future Proofing My children's future



OTHERS LIKE YOU LOOK AT

Investments With dividends payouts

Whole Life/Critical Illness Plan (for Child) Acquiring protection

programme for child



program in Singapore local universities costs around S\$33,0008 and the costs of candidature range from S\$35,357 to S\$91,369

per year for overseas

university in Australia,

Hong Kong, UK or US⁹.

A 4-year undergraduate

Retirement

NEEDS

Expand Savings

ENHANCE YOUR JOURNEY!

Legacy Planning and appoint trusted persons YOU'RE COVERED BY CPF LIFE

A national longevity insurance annuity scheme with three different options, designed to provide monthly payouts throughout your lifetime.

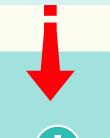
Note: You can apply to start receiving monthly payouts at any time after age 65. Payouts will start automatically at 70 if you have not chosen to start earlier".

OTHERS LIKE YOU LOOK AT

Investments

Retirement Plan

Short-Term Savings Plan Maximise returns on your savings







Safeguard your finances Alleviate the burden of medical expenses

OTHERS LIKE YOU LOOK AT

Critical Illness

Provides a lump sum payout to ease the financial strain from critical illness diagnosis

Disability Insurance

Provides financial support in the event of

CareShield Life Supplements

Ensure adequate coverage for long-term care needs



Maximize Earnings &

ENHANCE YOUR JOURNEY!

Did you know?

Family holidays

Ensure sufficient coverage for our holiday

PEOPLE LIKE YOU LOOK AT

Travel Insurance

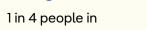
For peace of mind during your family travels



Singapore may develop cancer in their lifetime¹².









disability



Buy a car

Car Insurance Comprehensive coverage to protect against accidents, theft, damages, and liabilities





Sources

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Buying a life insurance policy is a long-term commitment and there may be costs involved if you terminate the policy prematurely and your policy's surrender value (if any) may be zero or less than the total premiums paid. All investments come with risks and you can lose money on your investments. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

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Information is accurate as at February 2024.

COMP/2024/02/MKT/107