
Product Summary

Details of product provider

Manulife (Singapore) Pte. Ltd. (“we”, “our”, “us”) (registration number 198002116D) is the product provider and underwriter for this policy. This policy is distributed through our representatives or appointed distributors only. You may contact us for claims under this policy. Contact details: 8 Cross Street #15-01, Manulife Tower, Singapore 048424 Tel: 67371221, Website: www.manulife.com.sg.

Product description

ReadyBuilder is a regular-premium participating endowment plan. It is a long term plan that provides stable returns. There are 4 different premium payment terms of 5 years, 10 years, 15 years or 20 years for your selection to suit your financial plans.

The life insured will be covered for death and terminal illness. We will also not charge the future premium payable on the basic plan, if the life insured is totally and permanently disabled.

This plan allows you to take part in the performance of the participating fund, in the form of bonuses that are not guaranteed. To find out more about participating policies, you may refer to the industry guide on participating policies which is available on our website or you can ask your financial adviser representative. The guide is also on the Life Insurance Association website at www.lia.org.sg.

Note:

‘You’ and ‘your’ relates to the policy owner. For a single-life policy, the life insured will also be the policy owner.

Product benefits

1. Access to cash value

If the policy is in force and whenever cash value is available, you can access to the cash value in the following ways:

(a) Bonus withdrawal; or

You may choose to either fully or partially withdraw the cash-in value of any accumulated reversionary bonus and cash-in bonus. Please note that any withdrawal of bonus will reduce the future cash value of the policy.

(b) Cash-in the policy

You may choose to either fully or partially cash-in the policy. For partial cash-in of the policy, please note that this will reduce the sum insured, the future premiums payable (if any) and the future cash value of the policy.

Please refer to the policy contract for more information on the impacts of withdrawals mentioned above.

2. 2 years interest-free loan

If the policy is in force and after you have fully paid all the premiums, you may apply for a 2 years interest-free loan 2 times, up to 50% of the cash-in value of the policy.

Please take note that a non-guaranteed interest rate (*subject to change and we will give you 30 days’ advance notice before the change*) will be charged after the expiry of the interest-free loan period of 2 years. Please refer to the policy contract for more information.

3. Premium freeze option

You may apply to stop paying premium (*freeze the policy*) for 1 year while keeping your policy in force, provided that the policy has been in force for 2 policy years with 2 full annual premium payments. Once we approve the application, you are not required to pay premiums (including premiums of any attaching riders)

for 1 year from the next premium due date. The premium payment term and maturity date will be deferred by 1 year.

You may apply for the premium freeze option:

- One time, if your selected premium payment term is 5 years; or
- Up to 2 times, if your selected premium payment term is 10 years, 15 years, or 20 years.

There will be no declaration of bonuses (if any) during the freeze period. Please refer to the policy contract for more information.

4. **Maturity benefit**

If the life insured is alive on the policy anniversary immediately after the life insured's 120th birthday (maturity date) and the policy is in force, you will receive the following.

- (a) The guaranteed cash-in value;
- (b) The accumulated reversionary bonus (if any); and
- (c) The non-guaranteed cash-in bonus at maturity date (if any)

We will first take off any amount you owe us.

5. **Death benefit**

If the life insured dies during the policy term, we will pay the higher of following in one lump sum.

- (a) 105% of (the total premiums paid on the basic plan, less any advance premiums); or
- (b) 101% of the cash-in value

We will first take off any amount you owe us.

If there is an appointed secondary life insured, there will be no payment on the death of the primary life insured. The secondary life insured will become the new life insured and the policy continues. Please see paragraph 8 for more information.

6. **Terminal illness (TI) benefit**

If the life insured is diagnosed with a terminal illness during the policy term, we will pay the death benefit in a lump sum. TI is defined as an illness which, in the opinion of a medical examiner and if our appointed medical examiner agrees, is likely to lead to death within 12 months from the date of diagnosis.

Limits of compensation

The most we will pay for TI claims (in total for all policies we are legally responsible for on the same life) is S\$1.0 million. And, the most we will pay for TI and critical illness (CI) claims in total (for all policies which we are legally responsible for on the same life) is S\$2.0 million.

The policy will not end for TI if the amount of death benefit is not fully accelerated (paid out) due to the above limits of compensation. We will reduce the sum insured after we have paid the TI claim. Please see the policy contract for details.

7. **Waiver of premium on total and permanent disability (TPD) benefit**

If the life insured suffers a TPD before the policy anniversary immediately after his or her 70th birthday (TPD expiry date) or before the end of the premium payment term of the policy (whichever is earlier), we will not charge the future premiums on the basic plan.

This benefit is written on the non-participating fund so it will not benefit from the performance of the participating fund.

Definition of TPD

Before the policy anniversary immediately after the life insured's 18th birthday

The life insured, required for a minimum period of 6 consecutive months, due to an accident, illness or disease, constant care and attention and continuous confinement to a home, hospital or similar institution.

Such requirement for constant care and attention and continuous confinement to a home, hospital or similar institution is expected to be permanent.

The period beginning from the policy anniversary immediately after the life insured's 18th birthday and the policy anniversary immediately after the life insured's 65th birthday

The life insured had been, for a minimum period of 6 consecutive months, continuously unable to engage in any occupation, business, work or profession whatsoever (whether his usual or otherwise) for income, profit, compensation, wages or remuneration. This inability to engage in any occupation, business, work or profession whatsoever (whether his usual or otherwise) for income, profit, compensation, wages or remuneration is expected to be continuous and permanent and must result from an accident, illness or disease.

Or, as a result of accident, illness or disease, the life insured becomes totally and permanently unable to perform at least three (3) of the following six (6) "Activities of Daily Living" even with the aid of special equipment, and always require physical assistance of another person throughout the entire activity for a continuous period of at least six (6) months.

The period beginning from the policy anniversary immediately after the life insured's 65th birthday and the TPD expiry date

As a result of accident, illness or disease, the life insured becomes totally and permanently unable to perform at least three (3) of the following six (6) "Activities of Daily Living" even with the aid of special equipment, and always require physical assistance of another person throughout the entire activity for a continuous period of at least six (6) months.

Activities of daily living are:

- (i) Transferring : The ability to move from a bed to an upright chair or wheelchair and vice versa.
- (ii) Mobility : The ability to move indoors from room to room on level surfaces.
- (iii) Toileting : The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
- (iv) Dressing : The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or surgical appliances.
- (v) Washing : The ability to wash in the bath or shower (including getting into and out of the bath or shower) or to wash satisfactorily by any other means.
- (vi) Feeding : The ability to feed oneself once food has been prepared and made available.

The diagnosis must be confirmed and certified by a medical examiner.

At any age up to the TPD expiry age

We also consider any of the following as TPD.

- a. Total and permanent loss of sight in both eyes;
- b. Total and permanent loss of use of two limbs; or
- c. Total and permanent loss of sight of one eye and total and permanent loss of use of one limb.

Loss of use means total, continuous and permanent functional loss of a limb, which has lasted for at least six months.

8. Secondary life insured option

If the policy is in force, you may appoint a secondary life insured (the "SLI") at application or during the policy term to ensure the continuity of the policy upon death of the primary life insured (the "PLI"). PLI is the original life insured indicated at the policy start date.

You can appoint or change the SLI up to 3 times during the policy term. Only the policy owner can appoint, change or remove a SLI with the following exceptions:

- (a) The policy has a nomination of beneficiary; or
- (b) The policy has a trust.

In the event of death of the PLI, the SLI will become the new life insured of the policy (*benefits mentioned above will be applicable to the new life insured and any premium payments shall continue to be payable*) and the policy continues until the death of the SLI or the original maturity date of the policy, whichever happens first. All attached optional riders will be terminated.

Please refer to the policy contract for more information.

9. Change of life insured option

This benefit is applicable only if the owner of the policy is a corporation. In the event of an assignment, this benefit is applicable only upon an assignment from one corporation to the other corporation. If the life insured ceases to be employed or otherwise engaged with the owner, you may request to change the life insured after 2 years from the policy issue date, subject to our prevailing administrative and underwriting requirements. You must have an insurable interest on the new life insured at the time of change and the new life insured must be alive on the policy effective date. We reserve the right to levy an administration fee if we accept your request.

Please refer to the policy contract for more information.

Bonus features

The benefits shown in the policy illustration are based on the following illustrated investment rates of return.

As the bonus rates used for the policy illustration are not guaranteed, the actual benefit we pay may vary according to the future performance of the participating fund that this policy is invested in. We will decide the level of bonus to be declared each year (if any) as approved by our board of directors, taking into account the written recommendation of our appointed actuary.

1. Reversionary bonus

We may declare a bonus every year. The bonus rate is non-guaranteed.

We will guarantee to pay reversionary bonuses which have been declared, no matter how the participating fund performs.

Once we guarantee to pay a bonus, it will form part of the guaranteed benefits of this policy. We will pay the accumulated reversionary bonus on the policy maturity date.

Reversionary Bonus	At illustrated investment rate of return of 4.75% a year
Per S\$1,000 sum insured	S\$5.00
Yearly compounding rate throughout the policy term	1.50%

The compounding rate is used to calculate the interest that is added to the accumulated reversionary bonuses and interest which is built up on the reversionary bonuses.

2. Surrender (cash-in) bonus

We may declare a non-guaranteed cash-in bonus. It is expressed as a percentage of the cash-in value of the accumulated reversionary bonus and the percentages are illustrated in table below.

At illustrated investment rate of return of 4.75% a year									
Policy Year	Premium Term				Policy Year	Premium Term			
	5 Years	10 Years	15 Years	20 Years		5 Years	10 Years	15 Years	20 Years
1	0%	0%	0%	0%	61	1252%	1089%	911%	768%
2	0%	0%	0%	0%	62	1283%	1122%	939%	788%
3	112%	105%	40%	10%	63	1316%	1150%	963%	809%
4	114%	106%	41%	10%	64	1349%	1180%	988%	830%
5	115%	107%	42%	10%	65	1383%	1211%	1014%	852%
6	150%	109%	43%	10%	66	1418%	1242%	1040%	875%
7	175%	109%	43%	10%	67	1454%	1273%	1067%	898%
8	210%	110%	44%	10%	68	1491%	1306%	1094%	921%
9	240%	112%	45%	10%	69	1528%	1338%	1122%	946%
10	260%	112%	45%	10%	70	1565%	1379%	1150%	972%
11	290%	116%	60%	10%	71	1605%	1415%	1185%	998%
12	300%	135%	70%	10%	72	1646%	1450%	1215%	1024%
13	335%	191%	75%	10%	73	1689%	1487%	1246%	1050%
14	339%	269%	90%	10%	74	1732%	1526%	1277%	1077%
15	410%	310%	100%	10%	75	1777%	1572%	1316%	1104%
16	415%	322%	140%	20%	76	1822%	1617%	1349%	1132%
17	445%	354%	155%	25%	77	1869%	1662%	1389%	1161%
18	540%	404%	191%	50%	78	1917%	1707%	1424%	1189%
19	600%	475%	251%	100%	79	1967%	1754%	1459%	1219%
20	612%	540%	380%	203%	80	2023%	1801%	1495%	1259%
21	625%	553%	395%	270%	81	2074%	1847%	1533%	1290%
22	637%	566%	420%	300%	82	2127%	1894%	1579%	1329%
23	651%	578%	446%	335%	83	2182%	1941%	1618%	1363%
24	668%	593%	470%	365%	84	2238%	1989%	1657%	1397%
25	685%	597%	483%	384%	85	2295%	2039%	1698%	1433%
26	699%	604%	492%	396%	86	2354%	2090%	1740%	1467%
27	715%	609%	498%	402%	87	2414%	2141%	1783%	1503%
28	730%	614%	504%	410%	88	2476%	2194%	1827%	1539%
29	734%	619%	507%	412%	89	2539%	2249%	1871%	1576%
30	749%	624%	511%	414%	90	2610%	2305%	1916%	1615%
31	768%	640%	526%	429%	91	2679%	2373%	1974%	1653%
32	787%	655%	540%	443%	92	2750%	2444%	2022%	1694%
33	806%	671%	559%	462%	93	2823%	2516%	2083%	1734%
34	830%	695%	579%	482%	94	2898%	2588%	2133%	1776%
35	860%	724%	604%	501%	95	2975%	2662%	2185%	1818%
36	880%	744%	624%	519%	96	3053%	2735%	2263%	1879%
37	900%	763%	643%	539%	97	3134%	2809%	2318%	1940%
38	917%	782%	661%	558%	98	3217%	2883%	2388%	1991%
39	936%	802%	680%	579%	99	3290%	2959%	2446%	2041%
40	960%	824%	700%	595%	100	3372%	3032%	2505%	2090%
41	980%	845%	720%	613%	101	3456%	3107%	2566%	2140%
42	1000%	866%	740%	629%	102	3542%	3183%	2628%	2191%
43	1020%	888%	758%	646%	103	3630%	3262%	2692%	2243%
44	1045%	908%	777%	664%	104	3721%	3342%	2757%	2296%
45	1070%	928%	795%	681%	105	3813%	3425%	2823%	2351%
46	1095%	949%	815%	699%	106	3908%	3509%	2891%	2406%
47	1120%	971%	834%	716%	107	4005%	3595%	2961%	2463%
48	1148%	993%	853%	734%	108	4105%	3684%	3032%	2522%
49	1155%	1016%	871%	736%	109	4207%	3774%	3105%	2581%

At illustrated investment rate of return of 4.75% a year									
Policy Year	Premium Term				Policy Year	Premium Term			
	5 Years	10 Years	15 Years	20 Years		5 Years	10 Years	15 Years	20 Years
50	1158%	1035%	878%	737%	110	4312%	3867%	3179%	2642%
51	1165%	1040%	879%	738%	111	4420%	3962%	3256%	2704%
52	1170%	1042%	880%	739%	112	4530%	4060%	3334%	2768%
53	1175%	1048%	881%	740%	113	4642%	4159%	3414%	2833%
54	1181%	1049%	882%	741%	114	4758%	4261%	3495%	2900%
55	1187%	1050%	883%	742%	115	4876%	4366%	3579%	2967%
56	1199%	1054%	884%	743%	116	4998%	4473%	3665%	3037%
57	1202%	1055%	885%	744%	117	5122%	4583%	3752%	3108%
59	1215%	1057%	887%	746%	119	5381%	4810%	3934%	3255%
60	1221%	1058%	887%	747%	120	5520%	4928%	4027%	3331%

In comparison, at an illustrated investment rate of return of 3.25% per annum, the reversionary bonus rates and surrender (cash-in) bonus rates are expected to be adjusted downwards depending on the future outlook of the Participating Fund.

Please refer to the policy illustration for the bonus amount at the illustrated investment rate of return of 3.25% per annum and 4.75% per annum respectively. The two rates are used purely for illustrative purposes and do not represent upper and lower limits of the investment performance of the Participating Fund.

The main product conditions

The following are some of the conditions in the policy contract. This is only a brief summary and you should read the actual terms and conditions in the policy contract. Please consult your financial adviser representative if you need more explanation.

1. Paying premiums

Premiums are level and guaranteed and you will need to pay them throughout the premium payment term.

2. Free look

You may cancel this policy by writing to us within 14 days after you receive this policy. If you decide to cancel your policy during this period, we will refund your premiums, without interest and less any medical or other expenses, to you. If we send the policy to you by post or email, we will consider it to have been delivered and received by you 7 days after the date of posting or email sent.

3. Surrender (cash-in) benefit

If the policy is in force and you have paid full premiums for three years, you will receive the following when you cash-in your policy:

- (a) The guaranteed cash-in value;
- (b) The cash-in value of the accumulated reversionary bonus (if any); and
- (c) The non-guaranteed cash-in bonus (if any);

We will first take off any amount you owe us.

4. Ending the policy

The policy will end:

- (a) when we receive your request in writing to end this policy;
- (b) when it lapses;
- (c) when the primary life insured dies (when there is no appointment of secondary life insured);
- (d) when the secondary life insured dies (after the secondary life insured become the new life insured);
- (e) on the benefit end date shown on the schedule page; or
- (f) when the death benefit is paid out in full;

whichever happens first.

5. General exclusions

Exclusion for the death benefit

If the life insured commits suicide within one year from the policy issue date or the date this policy is reinstated, we will not pay the death benefit and will refund all premiums paid without interest and less any medical or other expenses.

Exclusion for the TI benefit

We will not pay the TI benefit if the terminal illness is caused by human immunodeficiency virus (HIV) infection.

Exclusions for the waiver of premium on TPD benefit:

Waiver of premium on TPD benefit will not include any disability or condition caused by:

- (a) any self-inflicted injury or attempt at suicide, while sane or insane;
- (b) the life insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner;
- (c) war or any act related to war, or service in the armed forces or in a civil defense force supporting any country at war except for peacetime national service duties;
- (d) riot, insurrection, civil commotion, strikes or terrorist activities, except as a victim;
- (e) injuries suffered while travelling on any aircraft, except:
 - i. as a fare-paying passenger or a crew member including a pilot on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
 - ii. an aircraft operated by the Republic of Singapore Air Force;
- (f) any pre-existing condition, where pre-existing condition means any condition or illness which existed before the policy issue date, or the date of reinstatement, whichever is later:
 - i. which presented signs or symptoms which the life insured was aware of or should reasonably have been aware of; or
 - ii. for which treatment was recommended by or received from a medical examiner; or
 - iii. for which the life insured has undergone medical tests or investigations.

The effect if you cash in the policy early

1. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Please see the policy illustration for the loss or low returns you may suffer if you cash in the policy early.
2. For this product, the cash-in value is only available from the end of the third policy year onwards, as long as the premiums are paid up to date.

Investment of Assets

1. The investment strategy aims to make the most of the long-term returns needed to meet all expected benefits of the participating fund. The aim is to maintain the solvency of the fund at all times and meet the guaranteed benefits, as well as reinforce our strength and ability to take advantage of new opportunities.

The strategic and current asset allocation for the participating fund that this product is invested in is as follows:

Asset Class	Strategic Asset Allocation			Current Asset Allocation as of 31 Dec 2019
	Target	Minimum	Maximum	
Fixed Income	65.0%	58.0%	72.0%	60.50%
Public Equity	30.0%	28.0%	42.0%	32.10%
Private Equity	2.5%			5.17%
Real Estate	2.5%			2.23%

The targets and ranges for each of the classes of asset may change in the future.

2. At the fund level, the current asset allocation is close to the target asset allocation. Fixed income includes both government and corporate bonds, and is aimed at meeting the bulk of guaranteed liabilities. Equities and real estate provide potentially higher returns to provide for the non-guaranteed bonuses in participating policies. The fixed income portfolio includes cash and money-market instruments.
3. While Manulife (Singapore) Pte. Ltd. partly manages the assets of the participating fund, the following fund managers have been appointed to manage the assets.
 - (i) Manulife Investment Management (Singapore) Pte. Ltd. whose address is 8 Cross Street #16-01, Manulife Tower, Singapore 048424.
 - (ii) Manulife Investment Management Private Markets (US) LLC whose address is 197 Clarendon Street, C-2, Boston, Massachusetts 02116.
 - (iii) Manulife General Account Investments (Singapore) Pte. Ltd. whose address is 8 Cross Street #16-02, Manulife Tower, Singapore 048424.

4. **Investment Rate of Return**

For our participating fund, the historical investment rates of return (after deducting investment expenses) are shown in the table below.

	2017	2018	2019	Average over the last 3 years	Average over the last 5 years	Average over the last 10 years
Investment return	12.22%	-1.33%	11.32%	7.22%	4.51%	NA

Please note that historical performance may not be indicative of future performance.

Total Expense Ratio

The total expense ratio is the proportion of total expenses incurred by the participating fund to the assets of the participating fund. These expenses include costs such as investment, management, distribution, taxation and other expenses.

An expected level of expenses to be incurred by the participating fund has been allowed for in the premiums payable for your policy and is not an additional cost to you. If the actual level of expenses varies significantly from the expected level of expenses, it may affect the non-guaranteed benefits you may receive.

For our participating fund, the historical total expense ratios are shown in the table below.

	2017	2018	2019	Average over the last 3 years	Average over the last 5 years	Average over the last 10 years
Total expense ratio	4.98%	4.88%	4.74%	4.85%	4.43%	3.60%

Please note that historical expense ratios may not be indicative of future expense ratios.

We work out the investment return and total expense ratio using the following.

Investment return	<u>2 x total net investment income (including realized or unrealized capital gain or loss)</u> (market value of asset at start of year + market value of asset at end of year less total net investment income)
Total expense ratio	<u>2 x total expense</u> (market value of asset at start of year + market value of asset at end of year)

Note

This investment return reflects the investment performance of the participating fund alone. It does not reflect the actual return you will receive. Past performance is not necessarily a guide to future performance. The actual return you will receive depends on the actual bonus we declare. The capital gain is the increase in

value of an asset from the purchase price. The gain is not ‘realized’ until the asset is sold. An unrealized gain is when the price of the asset rises above the purchase price but the asset is held and not sold.

Risks affecting the level of bonuses

1. The types of risk affecting the participating fund performance are:
 - Investment
 - Expense
 - Mortality (rates of death)
 - Longevity
 - Other morbidity risks (e.g. risks related to terminal illness, critical illness, disability, loss of independence)
 - Persistency
 - Business risks:
 - i. providing guarantees to policyholders
 - ii. the critical illness riders in the fund
 - iii. changes in the population
 - iv. marketing practices
 - v. meeting policyholders’ reasonable expectations
 - vi. regulatory changes
 - vii. catastrophic events and epidemics of diseases

We will decide on the bonus taking into account the current performance and the future outlook of the participating fund.

2. For the purpose of spreading risk, we group participating policies by type of product (whole life, endowment, single premium, regular premium, and rider). All the risks mentioned above are shared among the policies in the sub-fund.
3. We use a smoothing process when we allocate bonuses. During periods when the performance of the participating fund is above average, we will not distribute some assets as bonuses and we will set them aside as reserves for smoothing. During periods when the performance is below average, we use the reserves to support the bonus declared.
4. This product was launched in 2018. The reversionary bonus rate declared is as follows:

Year	Reversionary Bonus per S\$1,000 Sum Insured	Annual compounding rate
2018	S\$5.00	1.50%
2019	S\$5.00	1.50%

The surrender bonus rates and the claim bonus rates for the past 3 years (or lesser if the product was launched later) are consistent with the illustrated rates stated in the section on bonus features.

5. Past performance is not necessarily a guide to future performance.

Fees and charges

1. The types of expenses we charge to the participating fund are:
 - commission and override commission paid to agents or intermediaries;
 - investment fees paid to the fund managers for providing management services of the participating fund;
 - marketing, sales and advertising fees in distributing participating policies;
 - administration fees in new business underwriting and policy renewals;
 - employee salaries and benefits;
 - overhead expenses such as office rental, utilities and equipment rental;
 - legal, audit, consultant and other types of regulatory fees;

- servicing arrangement with intra-group parties (related companies);
 - tax;
 - other expenses, such as loss in value, office supplies, and so on.
2. We have allowed for the expenses mentioned above when working out the premiums, so you won't be charged extra.

Contacting you

You can expect to receive the following documents from us to provide information about how your policy is doing.

- (a) Annual bonus statement – You can expect to receive this within one month from the policy anniversary.
- (b) Annual performance report of the participating fund – You can expect to receive this in June or July each year.

Conflict of interest

There is no conflict of interest in relation to the participating fund and how it is managed.

Related party transactions

We have reinsurance arrangement with Manulife (International) Limited; and transactions with the following related parties for the management of our participating fund:

- (i) Manulife Investment Management (Singapore) Pte. Ltd.
- (ii) Manulife Investment Management Private Markets (US) LLC
- (iii) Manulife General Account Investments (Singapore) Pte. Ltd.

The above transactions are not expected to have any significant financial impact on the management of the participating fund. All transactions with the related parties are approved by relevant internal committee to ensure that transactions are done at arm's length.

Important notes

This product summary is published for general information only and does not take into account the specific investment objectives, financial situation and the particular needs of any specific person. This is not a contract of insurance. You will find full details of the terms, conditions and exclusions of this policy in the policy contract. You will receive the policy contract after we accept your application.

“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 us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).”