



Term Protector Product Summary

Important Note

This product summary contains simplified descriptions of the product features and general exclusions applicable to Term Protector and is not exhaustive. The precise terms and conditions of the product are specified in the Term Protector General Provisions.

1. Product Information

Term Protector is non-participating term plan that provides financial protection against death and terminal illness. In the event of the Life Assured's death or diagnosis of terminal illness, a benefit of amount equal to the sum assured chosen less any outstanding premiums will be payable.

A range of optional riders attachable to Term Protector, which will allow for an enhanced coverage on top of Term Protector, are also available. Please refer to the Product Summary of the rider(s) for more details.

The **key features** of Term Protector are:

i. Choice of coverage term

With Term Protector, You can choose to be covered for 5, 10, 15, 20, 25 or 30 years.

ii. Choice of premium term

With Term Protector, You can choose to pay for your coverage through a single payment or over the same period as your coverage term.

| Premium Term | Available for Coverage Term |
|---|-----------------------------|
| Single Pay | 5, 10, 15 years |
| Regular Pay (pay over the same period as your coverage term) | 5, 10, 15, 20, 25, 30 years |

iii. Guaranteed renewability

Your Term Protector Policy will be automatically renewed at the end of the Coverage Term, for the same term, without the need for underwriting. This is subject to our terms and conditions, and provided the Life Assured has not exceeded the following last renewal age:

| Policy Term (years) | 5 | 10 | 15 | 20 | 25 | 30 |
|--|----|----|----|----|----|----|
| Last renewal age (Age nearest birthday) | 75 | | | 74 | 69 | |

The premiums on renewal will be determined based on the Life Assured's age nearest to the renewal date using prevailing premium rates at the time of renewal. You can choose not to renew by giving us 30 days written notice prior to the end of the Coverage Term.

iv. Convertibility

You can choose to convert Your Term Protector Policy to another Regular Premium Pure Life Protection Basic Policy available at the time of conversion, without the need for underwriting. This is subject to our terms and conditions, and provided the Life Assured is 60 years old or younger at the time of conversion.

v. Choice of currency

With Term Protector, You can choose to be protected in SGD, USD, EUR, GBP or AUD. Your premium payment will be in the same currency as your protection.

2. Key Product Provisions

The following is an extract of some key features found in the Term Protector General Provisions. This is a brief summary of the product and You are advised to refer to the General Provisions for the actual terms, conditions, exclusions and definitions for Term Protector coverage. Please contact Your Financial Consultant if You need further explanation.

i. Exclusions

We will terminate this Policy and will not pay any Benefits if the Life Assured, whether sane or insane, dies by suicide within 1 year from the Date of Issue of this Policy or the most recent date of Reinstatement, or the effective date of any increase in Sum Assured, whichever is later.

In addition, unless any Pre-Existing Condition(s) are declared at Application or Reinstatement and accepted by Us, We will not pay any Benefits under this Policy.

ii. Premium Guarantee

The premium rates for the Basic Policy are guaranteed within each Policy Term.

iii. Free Look Period

We will give You a period of fourteen (14) days from the date You receive this Policy to review it. If Your Policy is delivered by post or email, it is considered to have been received by You seven (7) days from the date of posting or email. If You decide to cancel this Policy, You must write to Us and return the Policy documents within the period of 14 days allowed. We will refund the Premium paid less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred in processing Your Application.

iv. Termination of Policy

Your Policy will terminate on the occurrence of any of the following, whichever is earlier:

- a) the Policy Expiry Date;
- b) the Conversion Date;
- c) full payment of the Death Benefit;
- d) no Premium is received from You after the Grace Period;
- e) Our acceptance of Your application to terminate Your Policy; or
- f) any other event which results in termination as set out in this Policy.

v. Reinstatement

You may reinstate Your Policy if it was terminated due to non-payment of Premium, subject to the following conditions:

- a) application for reinstatement is within two (2) years from the date of termination of the Policy;
- b) the Life Assured must be 70 years old or younger (based on age nearest birthday) at the time of reinstatement;
- c) You give Us, at Your expense, satisfactory evidence (including a health declaration) of the Life Assured's health; and
- d) You pay back all the unpaid Premiums of Your Policy, with interest compounded at the rate to be determined by Us up to the Reinstatement Date.

Reinstatement is subject to Our approval and may be on terms different from those applicable before Your Policy terminated. We have the right to refuse any application for reinstatement at Our discretion.

If the application for reinstatement is accepted by Us, this Policy will be reinstated from the date on which We receive payment of the full amount of the unpaid Premiums with interest.

vi. Policy Owners' Protection Scheme

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 GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



Advance Total and Permanent Disability Payout Product Summary

Important Note

This product summary is to be read in conjunction with the product summary for the Basic Policy, and contains simplified descriptions of the product features and general exclusions applicable to Advance Total and Permanent Disability (TPD) Payout and is not exhaustive. The precise terms and conditions of the product are specified in the Advance Total and Permanent Disability Payout Supplementary Provisions.

1. Product Information

Advance TPD Payout is non-participating rider that provides financial protection against total and permanent disability (TPD). In the event the Life Assured suffers from TPD before age 70, a TPD Benefit of amount equal to the sum assured chosen less any outstanding premiums will be payable.

Upon the admission of a claim under this rider:

- a) if the sum payable of this rider is the same as the sum assured of Your Basic Policy, Your Policy will automatically terminate; or
- b) if the sum payable of this rider is less than the sum assured of Your Basic Policy, the sum assured of Your Basic Policy will be automatically reduced by an amount equal to the sum payable of this rider. Your Policy will remain inforce, and the premiums payable will be adjusted accordingly based on the reduced sum assured of Your Basic Policy, subject to Our minimum premium and sum assured requirements as at the Date of Issue of Your Basic Policy.

Total and Permanent Disability (“Disability” or “TPD”) means any of the following situations:

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| If the Life Assured is less than age 16 | In the opinion of two (2) Registered Medical Practitioners approved by Us, the disability is caused by an Accident, sickness or disease and: i) the Life Assured is in constant need of care and attention; or ii) the Life Assured is confined to his home under medical supervision or in a hospital or similar institution; and iii) the disability is continuous, expected to be permanent, and has lasted for at least six (6) months. |
| If the Life Assured is between age 16 and less than age 65 | In the opinion of two (2) Registered Medical Practitioners approved by Us, the disability is caused by an Accident, sickness or disease and: i) results in the complete and continuous inability of the Life Assured to engage in any business, occupation, work or profession of any kind for profit, compensation, wages or remuneration; and ii) the disability is continuous, expected to be permanent and has lasted for at least six (6) months; Or As a result of disease, illness or injury, the Life Assured 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 physical activity for a continuous period of at least six (6) months: 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 |

| | |
|---|---|
| | <ul style="list-style-type: none"> 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 <p>The diagnosis must be confirmed and certified by a Registered Medical Practitioner.</p> |
| If the Life Assured is age 65 to age 70 | <p>As a result of disease, illness or injury, the Life Assured 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 physical activity for a continuous period of at least six (6) months:</p> <ul style="list-style-type: none"> 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 <p>The diagnosis must be confirmed and certified by a Registered Medical Practitioner.</p> |

For all ages, it shall be considered a TPD if the Life Assured suffers from any of the following:

- a) Total and permanent loss of sight in both eyes; or
- b) Physical loss or loss of use of any two (2) limbs; or
- c) Total and permanent loss of sight in one (1) eye with physical loss or loss of use of any one (1) limb.

2. Guaranteed Renewability

Where Your Basic Policy has Guaranteed Renewability, this Rider will automatically renew together with Your Basic Policy, without further evidence of insurability of the Life Assured, subject to our terms and conditions.

3. Benefit Limitation

If the Life Assured suffers from TPD before the age of 1, the amount of TPD Benefit payable will be 25% of the Sum Assured of this Rider, less any outstanding premiums.

The maximum TPD benefits payable on the Life Assured is as per limits below, inclusive of all other policies issued by Us and other insurance companies, in respect of the same Life Assured:

- a) S\$6 million if the Life Assured is a Singapore Citizen, Permanent Resident, or holder of a valid pass; and
- b) S\$4 million if the Life Assured is not a Singapore Citizen, Permanent Resident, or holder of a valid pass.

4. Key Product Provisions

The following is an extract of some key features found in the Advance TPD Payout Supplementary Provisions. This is a brief summary of the product and You are advised to refer to the General Provisions for the actual terms, conditions, exclusions and definitions for Advance TPD Payout. Please contact Your Financial Consultant if You need further explanation.

i. Exclusions

The TPD Benefit will not be payable if the TPD:

- a) arises from a Pre-existing Condition which was not communicated to Us in writing before the Date of Issue of this Rider or the last date of Reinstatement, whichever is the later;
- b) has existed for less than six (6) consecutive months;
- c) arises directly or indirectly out of any attempted suicide or self-inflicted injuries while sane or insane;
- d) was due to any airborne activity other than travelling as a passenger or crew member on board a licensed international airline on a regular scheduled commercial route;
- e) was due to service in the military, naval, air force or police during times of war whether declared or undeclared, or
- f) arises from an activity or medical condition specifically excluded by Us and endorsed in the Policy.

ii. Premium Guarantee

The premium rates for the TPD Benefit are guaranteed within each Policy Term.

iii. Termination of Rider

Your Rider will terminate on the occurrence of any of the following, whichever is earlier:

- a) the termination of Your Basic Policy;
- b) the Coverage Expiry Date of this Rider, unless it is renewed;
- c) full payment of the Additional Benefit;
- d) the Policy Anniversary nearest to the Life Assured's 70th birthday;
- e) no Premium is received from You after the Grace Period;
- f) Our acceptance of Your application to terminate Your Rider; or
- g) any other event which results in termination as set out in this Rider.

iv. Policy Owners' Protection Scheme

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 GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



Advance Critical Illness Payout Product Summary

Important Note

This product summary is to be read in conjunction with the product summary for the Basic Policy, and contains simplified descriptions of the product features and general exclusions applicable to Advance Critical Illness (CI) Payout and is not exhaustive. The precise terms and conditions of the product are specified in the Advance Critical Illness Payout Supplementary Provisions.

1. Product Information

Advance CI Payout is non-participating rider that provides financial protection against Critical Illness (CI). In the event the Life Assured is diagnosed with a CI, a CI Benefit of amount equal to the sum assured chosen less any outstanding premiums will be payable.

Upon the admission of a claim under this rider:

- a) If the sum payable of this rider is the same as the sum assured of Your Basic Policy, Your Policy will automatically terminate;
- b) If the sum payable of this rider is less than the sum assured of Your Basic Policy, the sum assured of Your Basic Policy will be automatically reduced by an amount equal to the sum payable on this rider. Your Policy will remain inforce, and the premiums payable will be adjusted accordingly based on the reduced sum assured of Your Basic Policy, subject to Our minimum premium and sum assured requirements as at the Date of Issue of Your Basic Policy.

The following Critical Illnesses* are covered:

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

* The Life Insurance Association Singapore (LIA) has standard Definitions for 37 advanced stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

2. Guaranteed Renewability

Where Your Basic Policy has Guaranteed Renewability, this Rider will automatically renew together with Your Basic Policy, without further evidence of insurability of the Life Assured, subject to our terms and conditions.

3. Benefit Limitation

If the Life Assured is diagnosed with Angioplasty & Other Invasive Treatment for Coronary Artery, the amount of CI benefit payable will be 10% of the Sum Assured of this Rider, subject to a maximum amount of S\$25,000, less any outstanding premiums. In this case, the Sum Assured of this Rider will be reduced proportionately by the amount paid out and the Premiums payable on this Rider will be adjusted accordingly based on the reduced Sum Assured of this Rider.

If the Life Assured is diagnosed as having a CI before the age of 1, the amount of CI benefit payable will be 25% of the Sum Assured of this Rider, less any outstanding premiums.

The maximum Critical Illness benefits payable on the Life Assured is S\$3 million, inclusive of all other policies issued by Us and other insurance companies, in respect of the same Life Assured.

4. Key Product Provisions

The following is an extract of some key features found in the Advance CI Payout Supplementary Provisions. This is a brief summary of the product and You are advised to refer to the General Provisions for the actual terms, conditions, exclusions and definitions for Advance CI Payout. Please contact Your Financial Consultant if You need further explanation.

i. Exclusions

The CI Benefit will not be payable if the CI:

- a) arises from a Pre-existing Condition which was not communicated to Us in writing before the Date of Issue of this Rider or the last date of Reinstatement, whichever is the later;
- b) is Heart Attack of Specified Severity, Other Serious Coronary Artery Disease or Major Cancer, and the Life Assured is diagnosed within ninety (90) days from the Date of Issue or the last Reinstatement Date of this Policy, whichever the later;
- c) is an illness where a Registered Medical Practitioner has recommended Coronary Artery By-pass Surgery, Open Chest Surgery to Aorta, Open Chest Heart Valve Surgery and/or Angioplasty and Other Invasive Treatment for Coronary Artery, and the Life Assured is diagnosed within ninety (90) days from the Date of Issue or the last Reinstatement Date of this Policy, whichever the later;
- d) arises directly or indirectly out of any attempted suicide or self-inflicted injuries while sane or insane;
- e) arises directly or indirectly from Acquired Immuno Deficiency Syndrome (AIDS), AIDS-related complex or infection by the Human Immunodeficiency Virus (HIV), except as specified within the definition of AIDS as a Critical Illness; or
- f) arises directly or indirectly from the use of drugs not prescribed by a Registered Medical Practitioner.

ii. Premium Non-Guarantee

The premium rates for the CI Benefit are not guaranteed. We may change the rates by giving You one (1) month written notice sent by ordinary mail to Your last known correspondence address in Our records.

iii. Termination of Rider

Your Rider will terminate on the occurrence of any of the following, whichever is earlier:

- a) the termination of Your Basic Policy;
- b) the Coverage Expiry Date of this Rider, unless it is renewed;
- c) payment of the Additional Benefit, except where the payment arises from a diagnosis of Angioplasty & Other Invasive Treatment for Coronary Artery;
- d) no Premium is received from You after the Grace Period;
- e) Our acceptance of Your application to terminate Your Rider; or
- f) any other event which results in termination as set out in this Rider.

iv. Policy Owners' Protection Scheme

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 GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).