

PRODUCT SUMMARY

i-Secure (II)

In this Product Summary, “we”, “us”, “our” refer to China Taiping Insurance (Singapore) Pte. Ltd.

PLAN DESCRIPTION

i-Secure (II) is a limited premium payment, participating whole life plan that provides coverage against death, terminal illness and total and permanent disability. This plan provides a Basic Guaranteed Benefit (“Basic GB”) which is the minimum death benefit that the plan will pay in the event the life insured dies or is diagnosed with terminal illness. The Basic GB is derived by multiplying the basic sum assured with the GB Factor.

You have the choice to select the GB Factor and the duration for the Basic GB to last.

- (a) GB Factor : 2x, 3x or 4x the basic sum assured
 - (b) GB Expiry : Policy anniversary on which the life insured is age 71 or 86 next birthday
- The GB Factor and GB Expiry cannot be changed once the policy is issued.

i-Secure (II) consists of:

- (a) a basic plan, which covers death and terminal illness (TI); and
- (b) a compulsory Total and Permanent Disability (TPD) Rider (II).

This is a participating plan that participates in the performance of the Participating Fund in the form of bonuses that are not guaranteed and consists of a non-participating component to provide additional coverage.

Premiums may be paid over 5, 10, 15, 20 or 25 years.

PLAN BENEFITS

1. Death Benefit

Amount (A)	Sum of: (i) sum assured of basic plan (“basic sum assured”); (ii) accumulated reversionary bonus; and (iii) a non-guaranteed terminal bonus.
Amount (B)	Guaranteed Benefit of the basic plan (“Basic Guaranteed Benefit”)

Before GB Expiry

If the life insured dies while the policy is in-force, we will pay Amount (A) or (B), whichever is higher.

On or after the GB Expiry

If the life insured dies while the policy is in-force, we will pay Amount (A).

Before we pay the death benefit, we will take off any amount you owe to us.

2. Terminal Illness Benefit

If the life insured is diagnosed with TI, we will advance the death benefit, in a lump sum. Payment of the TI Benefit reduces the death benefit. Any remaining death benefit will be payable upon death.

The maximum TI benefit payable, inclusive of all other policies issued by us on the same life insured is SGD3,000,000. For country of residence other than Singapore, please note that a different limit may apply.

Definition of TI

The conclusive diagnosis of an illness that is expected to result in death within 12 months. This diagnosis must be certified by a specialist and confirmed by our appointed medical practitioner. Terminal illness in the presence of HIV infection is excluded.

3. Total and Permanent Disability Benefit

If the life insured becomes totally and permanently disabled while the rider is in-force, we will advance the death benefit, in a lump sum. Payment of the TPD Benefit reduces the death benefit of the basic plan.

If the TPD sum assured is less than the basic sum assured, payment of the TPD Benefit will reduce the basic sum assured and bonuses proportionately. The premium of the remaining basic sum assured (if still applicable) will be adjusted accordingly.

The maximum disability benefit payable, inclusive of all other policies and riders issued by us on the same life insured is SGD3,000,000.

For country of residence other than Singapore, please note that a different limit may apply.

Definition of TPD

At any age before the policy anniversary on which the life insured is age 18 next birthday

The life insured, due to accident or sickness, is disabled to such an extent which:

- (a) requires confinement to a home, hospital or other institution; and
- (b) requires constant care and medical attention;

and such disability must:

- (a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
- (b) in the view of a medical practitioner appointed by us, be deemed permanent.

On or after the policy anniversary on which the life insured is age 18 next birthday and before the policy anniversary on which the life insured is age 65 next birthday

The life insured, due to accident or sickness, becomes:

- (a) disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; or
- (b) totally and permanently unable to perform at least 3 of the 6 "Activities of Daily Living" even with any assistive device and requires the physical assistance of another person throughout the entire activity;

and such disability must:

- (a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
- (b) in the view of a medical practitioner appointed by us, be deemed permanent.

On or after the policy anniversary on which the life insured is age 65 next birthday and before the policy anniversary on which the life insured is age 70 next birthday

The life insured, due to accident or sickness, becomes totally and permanently unable to perform at least 2 of the 6 "Activities of Daily Living" even with any assistive device and requires the physical assistance of another person throughout the entire activity and such disability must:

- (a) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner appointed by us; and
- (b) in the view of a medical practitioner appointed by us, be deemed permanent.

At any age

The life insured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:

- (a) sight in both eyes;
- (b) any 2 limbs at or above the wrist or ankle; or
- (c) sight in 1 eye and any 1 limb at or above the wrist or ankle.

"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 other surgical appliances
- (v) Washing : the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (vi) Feeding : the ability to feed oneself once food has been prepared and made available

4. Basic Guaranteed Benefit Extender ("Basic GB Extender")

After the Basic GB expires and if the prevailing basic sum assured plus any accumulated reversionary bonus and non-guaranteed terminal bonus is lower than the prevailing Basic GB, the Basic GB may be extended.

The insurance charges are calculated yearly based on the difference between the prevailing Basic GB and prevailing basic sum assured plus any accumulated reversionary bonus and non-guaranteed terminal bonus ("sum at risk"). The rates will be based on the prevailing age next birthday of the life insured for each policy year. If there is any loading applied to the life insured, the same extra loading shall continue to apply. You may fund the insurance charges by cash or via automatic policy loan.

The rates for Insurance Charges are guaranteed and are set out in the Appendix.

Basic GB Extender is automatically included together with the basic plan. You may choose to terminate this Basic GB Extender at anytime while the policy is in-force. Once it is terminated, future insurance charges will no longer be applicable and you cannot choose to add back this Basic GB Extender. The Basic GB Extender only applies to the basic plan and will not be applicable to TPD Rider (II) and any other attaching riders.

5. Surrender Benefit

This policy will acquire a surrender value from the start of the 3rd policy year onwards as long as the premiums are paid to-date. You may surrender the policy in full or partially once the policy has acquired a surrender value.

If you surrender the policy, you will receive:

- (a) a guaranteed surrender value;
- (b) a surrender value on the accumulated reversionary bonus; and
- (c) a non-guaranteed terminal bonus.

For partial surrender, it will be subject to the policy maintaining a minimum basic sum assured amount.

Before we pay the surrender benefit, we will take off any amount you owe to us.

BONUS FEATURES

The bonuses stated below are not guaranteed and will vary according to the future experience of the Participating Fund.

Reversionary Bonus

Reversionary bonus will usually be declared each year. Once any reversionary bonus is declared, it will be added to the policy at its policy anniversary and becomes guaranteed.

Reversionary bonus is illustrated as follow:

Policy Year	Illustrated at the following Investment Rate of Return on the Participating Fund	
	3.00% p.a.	4.25% p.a.
All Years	\$4.50 per \$1,000 basic sum assured, compounding at 0.45% p.a. of accumulated reversionary bonus	\$7.00 per \$1,000 basic sum assured, compounding at 0.70% p.a. of accumulated reversionary bonus

Terminal Bonus

Terminal bonus is a one-time bonus which may be payable upon claim or surrender of the policy.

On Claim

Terminal bonus on claim is expressed as a percentage of the accumulated reversionary bonus:

Policy Year	Illustrated at the following Investment Rate of Return on the Participating Fund	
	3.00% p.a.	4.25% p.a.
1 to 4	0.00%	0.00%
5 to 9	10.00%	20.00%
10 to 14	25.00%	50.00%
15 to 19	37.50%	75.00%
20 to 24	50.00%	100.00%
25 to 29	62.50%	125.00%
30 to 34	75.00%	150.00%
35 to 39	87.50%	175.00%
40 to 49	107.50%	215.00%
50 and above	125.00%	250.00%

On Surrender

Terminal bonus on surrender is expressed as a percentage of the surrender value on the accumulated reversionary bonus:

Policy Year	Illustrated at the following Investment Rate of Return on the Participating Fund	
	3.00% p.a.	4.25% p.a.
1 to 4	0.00%	0.00%
5 to 9	5.00%	10.00%
10 to 14	15.00%	30.00%
15 to 19	20.00%	40.00%

20 to 24	25.00%	50.00%
25 to 29	37.50%	75.00%
30 to 34	50.00%	100.00%
35 to 39	75.00%	150.00%
40 to 49	100.00%	200.00%
50 and above	125.00%	250.00%

The Illustrated Investment Rate of Return is not guaranteed. The actual Investment Rate of Return will depend on the investment returns earned by the Participating Fund. As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund.

Reversionary bonus and terminal bonus are not guaranteed and may vary, depending on the performance of our Participating Fund. The Board of Directors will approve the level of bonuses, taking into account the written recommendation by our Appointed Actuary.

PAYMENT OF PREMIUMS

Premiums for i-Secure (II) (inclusive of the TPD Rider (II)) are payable throughout the premium paying term. Premium rates are level and guaranteed.

INVESTMENT OF ASSETS

The investment objective of the Participating Fund seeks to maximise return while maintaining an acceptable level of risk.

While setting the investment strategy of the Participating Fund, we aim to balance between seeking an attractive return over the long run and taking an acceptable level of risk. The major factors we consider include the product design (e.g. amount of guaranteed benefits, policy term) of our plans, protection of the relative interests of all policyholders and shareholders and our financial strength.

We manage the Participating Fund together with our appointed external manager:

Taiping Assets Management (HK) Company Limited

19/F & 20/F,
 18 King Wah Road,
 North Point,
 Hong Kong

Please note that the appointed external manager may change from time to time.

The investment mix broadly comprises bonds, risky assets, cash and cash equivalents. The target and actual investment mix as at 31 December 2020 is as follows:

Investment Mix	Target	Actual
Bonds	64%	67%
Risky Assets [^]	33%	32%
Cash & Cash Equivalents	3%	1%

[^] Risky Assets include Equities and Properties

Note: The actual investment mix may deviate from the target investment mix subject to our discretion.

Investment Rate of Return

The investment returns reflect the investment performance of the Participating Fund only. It does not reflect the actual return you will receive and past performance is not an indication of future performance. The actual return you will receive is determined by the actual bonuses paid out by us.

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

	2018	2019	2020	Averaged over the last 3 years	Averaged over the last 5 years	Averaged over the last 10 years
Investment Returns	N.A.*	4.60%	8.11%	N.A.*	N.A.*	N.A.*

* As the Participating Fund was newly established in December 2018 and investment activities only took place from January 2019 onwards when the first participating product was launched, there is no historical investment rates of return available prior to that.

Please note that past 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.

The Participating Fund was set up in December 2018. Typically, the Total Expense Ratio (“TER”) for the initial three years of a new Participating Fund is not reflective of its expected long-term TER. This is because significant expenses are incurred in the initial set-up of a Participating Fund and its asset bases are still being built up. Hence, the TERs for 2018 to 2020 of the Participating Fund are not shown.

Please note that past expense ratios may not be indicative of actual expenses that may be incurred in the future.

POTENTIAL RISKS AFFECTING THE LEVEL OF BONUSES

Your benefits depend on the performance of the Participating Fund which may be affected by the following risks:

- Investment Risk – this includes volatility in market prices, credit risk, liquidity risk, and currency risk (where applicable). The extent of exposure to investment risk depends on the asset allocation and the nature of the investments undertaken.
- Insurance Risk – this includes death, disability and other claim risks where the amount and/or frequency of claim are higher than expected.
- Expense Risk – this is the risk that management and/or distribution expenses incurred are higher than expected.
- Persistency Risk – this is the risk that actual lapse experience differs from expected and results in a loss to the Participating Fund.
- Miscellaneous Risk – this could include risks related to regulatory changes, taxation and operations.

We will determine the level of bonuses taking into account the current performance, the future outlook as well as the financial soundness of the Participating Fund.

RISK SHARING

Premiums from all participating policies are combined and invested in the Participating Fund. All policies written within the Participating Fund will share in the overall experience and performance of the Participating Fund, which enables risks to be pooled and diversified. The key risks that the Participating Fund is subjected to include investment risk, mortality risk, morbidity risk, expense risk, persistency risk and miscellaneous risk. The Participating Fund may also include non-participating riders.

In determining the level of bonuses, we aim to be fair to all participating policyholders and consider the assets available to back your policy, derived by accumulating the premiums paid at the actual rate of investment return less the expenses incurred, cost of insurance, commissions paid and other costs that may be incurred in managing the Participating Fund.

SMOOTHING OF BENEFITS

As investment performance fluctuates over time, bonuses are smoothed to ensure stable medium to long-term returns. As a result, bonuses may be held back in good years to support the maintenance of bonuses in years when the performance of the Participating Fund is less favourable. It is intended that over the long term, the effect of smoothing is neutral.

We will determine the level of bonuses taking into account the current performance, the future outlook as well as the financial soundness of the Participating Fund. Bonus rates may therefore vary according to the future performance of the Participating Fund.

As this is a new plan, no actual bonuses have been declared to date. Please note that past performance may not be indicative of future performance.

FEES & CHARGES

The policy shares in the experience of the Participating Fund. Hence, a portion of your premiums is also used to cover for expenses charged to the Participating Fund.

Examples of such expenses include:

- distribution costs including marketing, sales and advertising fees in distributing participating policies;
- commissions and overriding commission paid to intermediaries;
- management expenses such as policy issuance and claims handling expenses;
- investment fees paid to the fund managers for providing management services in relation to the Participating Fund;
- legal, consultant and other types of regulatory fees;
- servicing arrangements with external parties;
- overhead expenses such as utilities, office and equipment rental; and
- tax.

Such overhead expenses will be allocated on a consistent basis according to the nature of the activity to ensure that the Participating Fund bears no more than its fair share of expenses.

The fees and charges mentioned above are included in the premium and will not be separately charged to you.

IMPACT ON EARLY SURRENDER

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 refer to the policy illustration to understand the loss or low returns on surrendering the policy early.

UPDATE ON PERFORMANCE

You will receive the Participating Fund Update, which provides information on the performance of the Participating Fund, by 31st May each year.

CONFLICTS OF INTERESTS

We seek to treat all customers fairly at all times, balancing any conflicting interests that may arise between various groups of policy owners or between policy owners and shareholders. There is no conflict of interest in relation to the Participating Fund and how it is managed.

RELATED PARTY TRANSACTIONS

The assets of the Participating fund are managed by:
Taiping Assets Management (HK) Company Limited
19/F & 20/F,
18 King Wah Road,
North Point
Hong Kong

This related transaction is not expected to have any significant financial effect on the way we manage the fund. We will carry out a review regularly to make sure that the fees charged by the organisation mentioned above are in line with the market rates.

TERMINATION

The policy will automatically terminate on the earliest of any of the following:

- (a) death of the life insured;
- (b) full payment of the death benefit;
- (c) full surrender of the policy;
- (d) lapse of the policy;
- (e) reduction of the basic sum assured to zero by accelerated payment(s);
- (f) your written request and our acceptance of the application to terminate the policy; or
- (g) any other termination as required under any laws or regulatory requirements or pursuant to any order of Court.

The TPD Rider (II) will automatically terminate on the earliest of any of the following:

- (a) termination, surrender, lapse, full payment of the death benefit or conversion to a paid-up policy of the basic plan;
- (b) death of the life insured;
- (c) reduction of the basic sum assured to zero by accelerated payment(s);
- (d) a claim for TPD has been paid under the TPD Rider (II); or
- (e) any other termination as required under any laws or regulatory requirements or pursuant to any order of Court.

EXCLUSIONS

Suicide

If the life insured, whether sane or otherwise, dies by suicide within 1 year from the later of:

- (a) the issue date of the policy, we will refund, without interest, the total premiums paid from the issue date of the policy; or
- (b) the last reinstatement date of the policy, we will refund, without interest, the total premiums paid from the last reinstatement date of the policy,

less medical and any other expenses incurred in assessing the risk under the policy and all benefits previously paid under the policy.

TPD

We will not pay the TPD Benefit if the TPD sustained by the life insured is caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition, unless such pre-existing condition was communicated and accepted by us;
- (b) any attempted suicide or self-inflicted injury, whether or not the life insured is sane or otherwise;
- (c) under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner;
- (d) war or any incident to war (whether war is declared or undeclared), terrorism or any sort of internal or foreign hostilities;
- (e) any riot, invasion, act of foreign enemies, hostilities, rebellion, revolution, insurrection, military or usurped power or civil commotion; or
- (f) any travel on any aerial device or conveyance, except if the life insured is:
 - (i) 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) a member of the armed forces travelling as a passenger in a military transport aircraft at that time.

FREE LOOK PERIOD

The policy may be cancelled by written request to us within 14 days after you have received the policy document in which case premiums paid less medical and any other expenses incurred in assessing the risk under the policy will be refunded.

If the policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, 7 days after the date of posting.

YOUR GUIDE TO PARTICIPATING POLICIES

If you wish to find out more about how participating life insurance products work, you may refer to "Your Guide To Participating Policies", developed specially by the Life Insurance Association of Singapore (LIA), available on our website (www.sg.cntaiping.com) or LIA's website (www.lia.org.sg). Alternatively, we would be happy to provide you a copy of the guide upon request.

POLICY OWNERS' PROTECTION SCHEME

The 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).

IMPORTANT NOTES

This Product Summary does not form a part of any contract of insurance. It is only meant to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.

APPENDIX

Insurance Charges - Yearly Rates per 1,000 Sum At Risk

Age Next Birthday	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
71	10.33	17.41	5.40	8.34
72	11.78	22.80	7.36	11.37
73	13.40	25.94	8.73	13.48
74	15.33	29.40	10.40	16.75
75	17.40	33.12	12.33	20.14
76	19.59	37.08	14.53	24.07
77	21.56	41.35	16.68	28.05
78	23.81	46.10	19.23	32.51
79	26.55	51.40	22.14	37.46
80	29.60	57.32	25.39	42.92
81	33.01	65.08	28.94	50.05
82	36.80	74.22	32.80	58.75
83	41.05	84.58	37.41	66.57
84	45.76	94.93	42.91	73.78
85	51.03	104.18	48.13	81.47
86	56.91	112.53	52.82	88.35
87	68.41	122.47	58.76	96.11
88	79.92	132.54	64.78	104.13
89	91.44	142.74	70.87	112.38
90	104.48	163.26	82.17	128.95
91	114.46	173.24	88.24	137.37
92	125.97	183.23	96.79	145.95
93	137.48	193.21	105.66	154.68
94	148.99	203.20	114.86	163.57
95	160.50	213.18	124.37	172.62
96	174.71	232.05	147.38	201.96
97	191.46	254.30	179.31	242.67
98	211.06	280.32	222.10	296.96
99	264.99	309.01	274.96	363.35
100	267.64	346.31	307.30	406.09
101	270.32	371.12	329.32	435.18
102	273.02	397.57	352.79	466.20
103	275.75	425.72	377.77	499.21
104	294.23	455.72	404.39	534.39
105	314.83	487.63	432.70	571.80
106	336.72	521.54	462.79	611.57
107	359.97	557.55	494.75	653.79
108	384.65	595.77	528.67	698.62
109	388.50	601.73	533.96	705.61
110	392.39	607.75	539.30	712.67
111	396.31	613.83	544.69	719.80
112	400.27	619.97	550.14	727.00
113	404.27	626.17	555.64	734.27
114	408.31	632.43	561.20	741.61
115	412.39	638.75	566.81	749.03
116	416.51	645.14	572.48	756.52
117	420.68	651.59	578.20	764.09
118	424.89	658.11	583.98	771.73
119	429.14	664.69	589.82	779.45
120 and above	433.43	671.34	595.72	787.24

Please note that the rates are only for the standard life insured under the policy and do not take into account any loadings.

PRODUCT SUMMARY

AdvancedCare Rider (II) (i-Secure (II))

In this Product Summary, “we”, “us”, “our” refer to China Taiping Insurance (Singapore) Pte. Ltd.

RIDER DESCRIPTION

AdvancedCare Rider (II) (“this rider”) is a limited premium payment critical illness rider that provides a comprehensive coverage against 55 critical illnesses.

You can only attach this rider to i-Secure (II) at policy inception. When attached to i-Secure (II), the same GB Factor and GB Expiry will apply to this rider.

This rider consists of a participating component and also a non-participating component which provides the additional coverage.

PLAN BENEFITS

1. Critical Illness (CI) Benefit

Amount (A)	Sum of: (i) sum assured of this rider (“AC sum assured”); (ii) accumulated reversionary bonus; and (iii) a non-guaranteed terminal bonus.
Amount (B)	Guaranteed Benefit of this rider (“AC Guaranteed Benefit”)

Before the GB Expiry

If the life insured is diagnosed with any of the covered critical illnesses, while this rider is in-force, we will pay Amount (A) or (B), whichever is higher.

On or after the GB Expiry

If the life insured is diagnosed with any of the covered critical illnesses, while this rider is in-force, we will pay Amount (A).

Note: If the life insured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery, we will pay 10% of the CI Benefit, subject to a maximum amount of SGD25,000 per policy, less any indebtedness. This benefit can only be claimed once under this policy.

The maximum critical illness benefit payable, inclusive of all other policies and riders issued by us on the same life insured is SGD3,000,000.

For country of residence other than Singapore, please note that a different limit may apply.

Before we pay the CI Benefit, we will take off any amount you owe to us.

Payment of the CI Benefit reduces the basic sum assured and the AC sum assured. However, if the AC sum assured is less than the basic sum assured, payment of the CI Benefit reduces the basic sum assured and bonuses proportionately. The premium payable for the remaining basic sum assured (if still applicable) will be adjusted accordingly.

Please refer to the Appendix for the list of covered critical illnesses.

2. Surrender Benefit

This rider has no surrender value.

PAYMENT OF PREMIUMS

Premiums for this rider are payable throughout the rider’s premium payment term.

Please note that premium rates for this rider are not guaranteed and we may adjust it based on future claims experience. If we wish to adjust the premium rates, we will give you 30 days’ written notice.

WAITING PERIOD

We will not pay the CI Benefit on any of the following, if:

- (a) the life insured is diagnosed with Major Cancer, Heart Attack of Specified Severity or Other Serious Coronary Artery Disease; or
 - (b) Angioplasty and Other Invasive Treatment for Coronary Artery or Coronary Artery By-Pass Surgery is recommended / performed on the life insured;
- within 90 days from the date this rider is issued or the last date this rider is reinstated, whichever is later.

TERMINATION

This rider will automatically terminate on the earliest of any of the following:

- (a) termination, surrender, lapse, full payment of the death benefit or conversion to a paid-up policy of the basic plan;
- (b) death of the life insured;
- (c) reduction of the basic sum assured to zero by any accelerated payment(s);
- (d) a claim for critical illness (other than Angioplasty and Other Invasive Treatment for Coronary Artery) has been paid under this rider;
- (e) your written request and our acceptance of the application to terminate this rider; or
- (f) any other termination as required under any laws or regulatory requirements or pursuant to any order of Court.

EXCLUSIONS

We will not pay the CI Benefit if the life insured is diagnosed with any critical illness that is caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition, unless such pre-existing condition was communicated and accepted by us;
- (b) any attempted suicide or self-inflicted injury, whether or not the life insured is sane or otherwise;
- (c) under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical practitioner; or
- (d) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except for HIV due to Blood Transfusion and Occupationally Acquired HIV as covered under this rider.

POLICY OWNERS' PROTECTION SCHEME

The 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).

IMPORTANT NOTES

This Product Summary does not form a part of any contract of insurance. It is only meant to be a simplified description of the product features applicable to this rider and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your rider may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.

APPENDIX

List of Covered Critical Illnesses

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease / Severe Dementia*	29.	Poliomyelitis*
2.	Benign Brain Tumour*	30.	Primary Pulmonary Hypertension*
3.	Blindness (Irreversible Loss of Sight)*	31.	Progressive Scleroderma*
4.	Coma*	32.	Severe Bacterial Meningitis*
5.	Coronary Artery By-Pass Surgery*	33.	Severe Encephalitis*
6.	Deafness (Irreversible Loss of Hearing)*	34.	Stroke with Permanent Neurological Deficit*
7.	End Stage Kidney Failure*	35.	Systemic Lupus Erythematosus with Lupus Nephritis*
8.	End Stage Liver Failure*	36.	Acute Necrohemorrhagic Pancreatitis
9.	End Stage Lung Disease*	37.	Adrenalectomy for Adrenal Adenoma
10.	Fulminant Hepatitis*	38.	Chronic Auto-Immune Hepatitis
11.	Heart Attack of Specified Severity*	39.	Creutzfeldt-Jakob Disease
12.	HIV due to Blood Transfusion and Occupationally Acquired HIV*	40.	Ebola
13.	Idiopathic Parkinson's Disease*	41.	Eisenmenger's Syndrome
14.	Irreversible Aplastic Anaemia*	42.	Elephantiasis
15.	Irreversible Loss of Speech*	43.	Full Blown AIDS
16.	Loss of Independent Existence*	44.	Infective Endocarditis
17.	Major Burns*	45.	Medullary Cystic Disease
18.	Major Cancer*	46.	Meningeal Tuberculosis
19.	Major Head Trauma*	47.	Multiple Root Avulsions of Brachial Plexus
20.	Major Organ / Bone Marrow Transplantation*	48.	Myasthenia Gravis
21.	Motor Neurone Disease*	49.	Necrotising Fasciitis
22.	Multiple Sclerosis*	50.	Progressive Supranuclear Palsy
23.	Muscular Dystrophy*	51.	Resection of the Whole Small Intestine (duodenum, jejunum and ileum)
24.	Open Chest Heart Valve Surgery*	52.	Severe Cardiomyopathy
25.	Open Chest Surgery to Aorta*	53.	Severe Pulmonary Fibrosis
26.	Other Serious Coronary Artery Disease*	54.	Surgery for Idiopathic Scoliosis
27.	Paralysis (Irreversible Loss of Use of Limbs)*	55.	Angioplasty and Other Invasive Treatment for Coronary Artery*
28.	Persistent Vegetative State (Apallic Syndrome)*		

* The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-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).

For more information on the covered critical illnesses, you may refer to the **Critical Illness Definitions** which forms part of the Product Summary.