



My MultiPay Critical Illness Plan IV

Because you don't give up, neither will we



You would strive on even with a critical illness diagnosis. **So should your critical illness coverage.**

Some critical illness plans stop providing cover after giving a payout for a covered critical illness. Getting new cover can then be challenging.

Yet critical illness protection remains crucial whether you've never had a critical illness before or you've been diagnosed with one in your lifetime. This is because it's still possible to develop a new or recurrent critical illness.



Stage 3B breast cancer patients face a **70 to 90 per cent chance of recurrence** in 10 years¹



4 in 10 stroke patients will suffer another stroke within the next 10 years²



8 out of 10 colorectal cancer patients who suffer a recurrence develop cancer which involves the liver³

The fight with a critical illness can be **long and financially draining.**

You may have to pay for expensive tests, surgery, drugs and therapy.

Cancer treatment costs can vary greatly.

Medical claims submitted by an Aviva MyShield policyholder ⁴ for	Average medical claim*	Highest medical claim*
Breast Cancer	S\$ 21,687	S\$ 794,204
Colon Cancer	S\$ 30,878	S\$ 701,488
Lung Cancer	S\$ 55,487	S\$ 381,976

* Claim amount includes hospitalisation, surgery, outpatient chemotherapy/radiotherapy, pre-hospitalisation and post-hospitalisation claims.

As you may have to take long periods off work, you'll also need an income source for monthly expenses.





How would you **cope with the cost of a critical illness?**

The right protection plan gives you vital cushioning against the financial impact of critical illnesses.

Your critical illness insurance should

- ☒ provide a lump-sum payout to help with healthcare costs, monthly bills or income replacement while you recuperate
- ☒ allow you to make multiple claims, including for recurrence of critical illnesses
- ☒ give additional assurance on other conditions, such as benign or borderline malignant tumours or hospital stays in the Intensive Care Unit.

It's time for a plan that gives you financial confidence to always put your health first.

Introducing My MultiPay Critical Illness Plan IV

My MultiPay Critical Illness Plan IV provides payouts for **132 conditions** across various stages of critical illnesses and the **recurrence of six specified critical illnesses**. The total payout from this plan is **up to 900% of the Sum Assured**.

Should you need more support upon your first diagnosis of one of the six eligible Severe Stage Critical Illnesses, the **Advance Care Option⁵** lets you turn your Recurrent Critical Illness Benefit into an additional payout, on top of receiving the Severe Stage Critical Illness Benefit.

The plan also provides a **Benign and Borderline Malignant Tumour Benefit⁶**, so you can have the financial confidence to seek treatment early and recuperate with peace of mind.

Furthermore, with the **Intensive Care Benefit⁷**, you'll receive a payout if you're warded in the Intensive Care Unit for an illness or accident. This well-rounded plan also covers you for specified conditions under the **Special Benefit⁸** as well as for death.

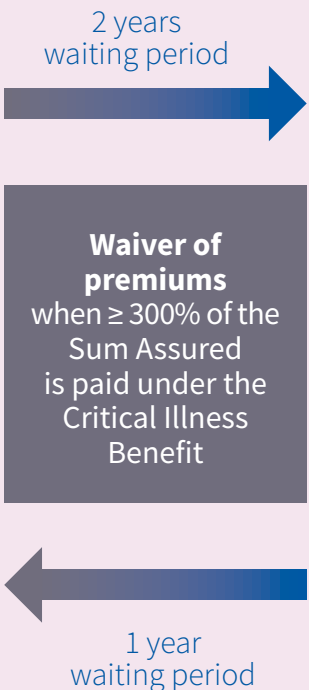
You can choose the coverage period (from 10 years to 99 Age Next Birthday (ANB)) and currency (SGD, USD, GBP, EUR, AUD or HKD) for your Policy.



Key Benefits

My MultiPay Critical Illness Plan IV gives you financial security, allowing you to make **multiple claims** for different stages of critical illnesses, and when specified critical illnesses **recur**.

Critical Illness Benefit ⁹	
Early and Intermediate Stage Critical Illness Benefit ¹⁰	Payout per claim
Upon diagnosis of any one of the 72 Early or Intermediate Stage Critical Illnesses covered	100% of the Sum Assured
Severe Stage Critical Illness Benefit ¹¹	Payout per claim
Upon diagnosis of any one of the 60 Severe Stage Critical Illnesses covered	300% of the Sum Assured less any claim paid for the Early and Intermediate Stage of the same CI Group
Maximum payout under Critical Illness Benefit: 600% of the Sum Assured	



Recurrent Critical Illness Benefit ¹²	
Upon diagnosis of the following:	Payout per claim
Specified Severe Stage Critical Illnesses (after the Critical Illness Benefit has ceased) • Major Cancer • Heart Attack of Specified Severity • Stroke with Permanent Neurological Deficit • Open Chest Heart Valve Surgery • Major Organ/ Bone Marrow Transplantation • Coronary Artery By-pass Surgery	150% of the Sum Assured, up to 2 claims
Recurrent Critical Illnesses • Re-diagnosed Major Cancer • Recurrent Heart Attack of Specified Severity • Recurrent Stroke with Permanent Neurological Deficit • Repeated Open Chest Heart Valve Surgery • Repeated Major Organ/ Bone Marrow Transplantation • Repeated Coronary Artery By-pass Surgery	
Maximum payout under Recurrent Critical Illness Benefit: 300% of the Sum Assured	

Maximum payout for critical illnesses from My MultiPay Critical Illness Plan IV: **900% of the Sum Assured**

Please take note of the following waiting periods:

- 1) Under the Critical Illness (CI) Benefit, there is no waiting period from an Early and Intermediate Stage CI Benefit claim to a Severe Stage CI Benefit claim. There is a one-year waiting period:
 - Between two Early and Intermediate Stage CI Benefit claims;
 - Between two Severe Stage CI Benefit claims; and
 - From a Severe Stage CI Benefit claim to an Early and Intermediate Stage CI Benefit claim.
- 2) Under the Recurrent Critical Illness Benefit, there is a two-year waiting period between two Recurrent Critical Illness Benefit claims.
- For more details on the waiting periods and the complete list of early, intermediate and severe stage critical illnesses covered in this plan, please refer to the Product Summary.

Additional benefits to cater to your needs

Benefit	Condition for Benefit Payout	Payout amount
Advance Care Option⁵	Choose to exercise this option when your first Severe Stage Critical Illness Benefit claim under the Critical Illness Benefit is made for one of the eligible Severe Stage Critical Illnesses listed below. 1. Major Cancer 2. Heart Attack of Specified Severity 3. Stroke with Permanent Neurological Deficit 4. Open Chest Heart Valve Surgery 5. Major Organ/ Bone Marrow Transplantation 6. Coronary Artery By-pass Surgery	Additional 100% of the Sum Assured, on top of the Severe Stage Critical Illness Benefit claim payable under the Critical Illness Benefit Once this option is exercised, the Recurrent Critical Illness Benefit will cease
Benign and Borderline Malignant Tumour Benefit⁶	Upon a complete surgical excision of a Benign Tumour (suspected malignancy) requiring surgical excision from any of the 22 specified organs covered or upon diagnosis of a Borderline Malignant Tumour	Additional 20% of the Sum Assured, up to S\$25,000 (or equivalent currency) per life
Intensive Care Benefit⁷	Upon Intensive Care Unit (ICU) stay of 4 days or more (due to an illness or accident) in one hospital admission	Additional 20% of the Sum Assured, up to S\$25,000 (or equivalent currency) per life
Special Benefit⁸	Upon diagnosis of any of the 27 conditions covered	Additional 20% of the Sum Assured, up to S\$25,000 (or equivalent currency) per life per condition
Death Benefit	Upon death	S\$5,000 (or equivalent currency)

Benign and Borderline Malignant Tumour Benefit⁶

– 22 specified organs covered for Benign Tumour (suspected malignancy) requiring surgical excision

Specified Organs	
1. Heart	12. Pituitary gland
2. Liver	13. Small intestine
3. Lung	14. Testis
4. Pancreas	15. Breast
5. Pericardium	16. Ovary
6. Ureter	17. Penis
7. Adrenal Gland	18. Uterus (cover endometrial polyps only)
8. Bone	19. Nasopharynx
9. Conjunctiva	20. Oesophagus
10. Kidney	21. Oral Cavity
11. Nerve in cranium or spine	22. Gallbladder

Conditions covered under the Special Benefit⁸

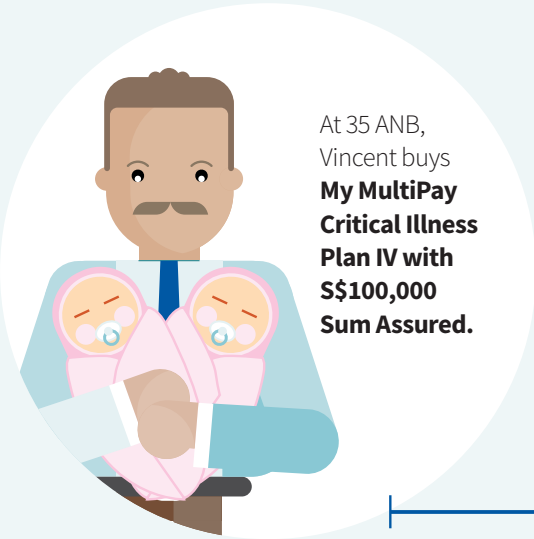
Coverage up to 85 ANB	Coverage up to 18 ANB
1. Diabetic Complications	17. Severe Juvenile Rheumatoid Arthritis (Stills Disease)
2. Angioplasty & Other Invasive Treatment For Coronary Artery	18. Severe Haemophilia
3. Osteoporosis with Fractures	19. Rheumatic Fever with Valvular Impairment
4. Severe Rheumatoid Arthritis	20. Osteogenesis Imperfecta
5. Mastectomy	21. Insulin Dependent Diabetes Mellitus
6. Chronic Adrenal Insufficiency (Addison's Disease)	22. Kawasaki Disease
7. Chronic Relapsing Pancreatitis	23. Glomerulonephritis with Nephrotic Syndrome
8. Hysterectomy due to Cancer	24. Type I Juvenile Spinal Amyotrophy
9. Dengue Haemorrhagic Fever	25. Autism of Specified Severity
10. Wilson's Disease	26. Generalised Tetanus
11. Severe Crohn's Disease	27. Rabies
12. Severe Ulcerative Colitis	
13. Pheochromocytoma	
14. Age-related Macular Degeneration with Visual Impairment	
15. Severe Presbycusis (Age-related Hearing Loss)	
16. Urinary Incontinence requiring Surgical Repair	

How My MultiPay Critical Illness Plan IV works

Illustration 1: Get up to 900% of your Sum Assured

Vincent, 35 Age Next Birthday (ANB), a non-smoker, is a lecturer who's married with a pair of newborn twins. He wants to have a financial lifeline that will support him and his family should he be diagnosed with serious illnesses.

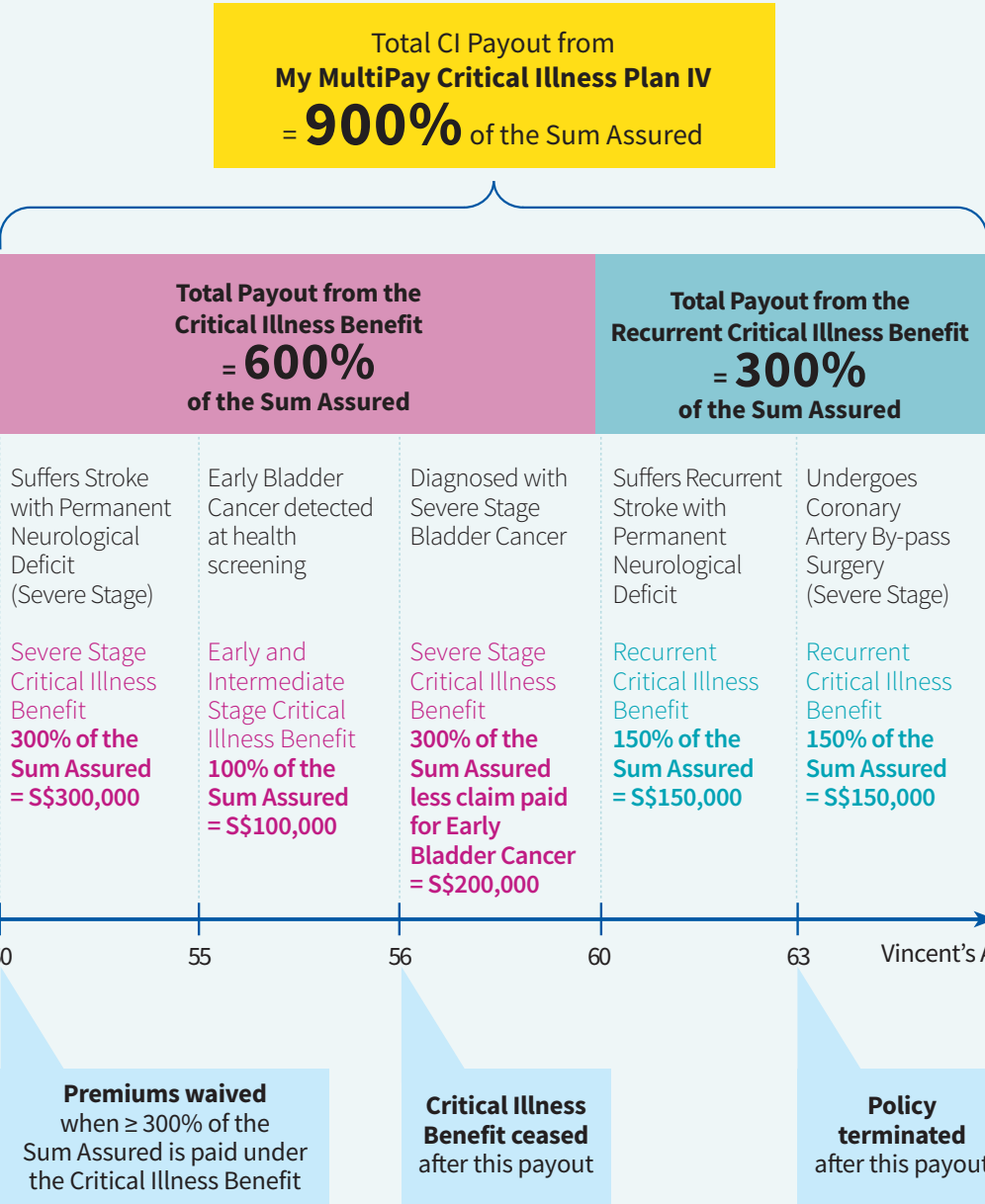
He buys **My MultiPay Critical Illness Plan IV** with a **Sum Assured of S\$100,000** and chooses a **coverage period of 30 years**. He pays **S\$1,187 annually**.



At 35 ANB, Vincent buys **My MultiPay Critical Illness Plan IV** with **S\$100,000 Sum Assured**.

Warded in ICU for 5 days due to a viral infection

Intensive Care Benefit
20% of the Sum Assured
= S\$20,000

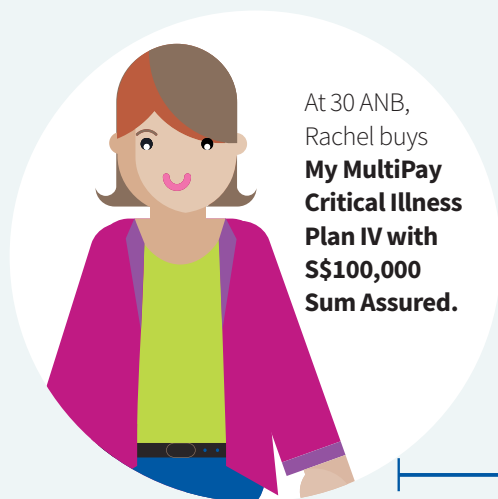


How My MultiPay Critical Illness Plan IV works

Illustration 2: Exercising the Advance Care Option

Rachel, 30 Age Next Birthday (ANB), a non-smoker, is single and works in the manufacturing industry. She's saving to buy a new home with her fiancé. She wants financial protection that will ensure she won't have to touch her personal savings should she develop a critical illness.

She buys **My MultiPay Critical Illness Plan IV** with a **Sum Assured of S\$100,000** and chooses a **coverage period of 35 years**. She pays **S\$1,181 annually**.



Diagnosed with Carcinoma-in-situ of breast

Early and Intermediate Stage Critical Illness Benefit
100% of the Sum Assured
= S\$100,000

Suffers Heart Attack of Specified Severity (Severe Stage)

Severe Stage Critical Illness Benefit
300% of the Sum Assured
= S\$300,000

Exercised the Advance Care Option*
Additional 100% of the Sum Assured
= S\$100,000

Total payout received for Heart Attack of Specified Severity (Severe Stage)
= S\$400,000

Undergoes Open Chest Heart Valve Surgery (Severe Stage)

Severe Stage Critical Illness Benefit
Remaining 200% of the Sum Assured from the Critical Illness Benefit
= S\$200,000

Premiums waived when $\geq 300\%$ of the Sum Assured is paid under the Critical Illness Benefit

Policy terminated after this payout

Total CI Payout from **My MultiPay Critical Illness Plan IV**
= 700% of the Sum Assured
(600% of the Sum Assured from the Critical Illness Benefit + 100% of the Sum Assured from the Advance Care Option)

* The Recurrent Critical Illness Benefit is terminated once Advance Care Option is exercised.

Give yourself the
financial confidence
to bounce back from
critical illnesses today.

To learn more about
My MultiPay Critical Illness Plan IV,
speak to your financial adviser
representative or visit
www.aviva.com.sg today.



Important notes:

1. Source: The Straits Times © Singapore Press Holdings Limited. Extracted with permission. “Breast cancer: Understanding the most common cancer for women in Singapore”, 6 August 2016.
2. Source: Stroke: Controlling Risk Factors, Health Hub, retrieved on 14 July 2020 from <https://www.healthhub.sg/a-z/medical-and-care-facilities/66/stroke-controllable-risks>.
3. Source: The Straits Times © Singapore Press Holdings Limited. Extracted with permission. “Singapore team finds way to spot cancer early”, 21 March 2015.
4. Source: Aviva, MyShield claims data 2019. Extracted on 20 January 2020.
5. You may exercise the Advance Care Option if the Life Assured is diagnosed with any one of the eligible Severe Stage Critical Illnesses listed under this option and the claim is the first Severe Stage Critical Illness Benefit claim made under the Critical Illness Benefit. If this option is exercised and your claim is admitted, an additional 100% of the Sum Assured will be payable in one lump sum on top of the Severe Stage Critical Illness Benefit claim payable under the Critical Illness Benefit, and the Recurrent Critical Illness Benefit shall cease. Survival period is applicable to this option. Please refer to the Product Summary for more details on the terms and conditions for Advance Care Option.
6. Only one claim is allowed under this benefit. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 Age Next Birthday (ANB) or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions including the definitions of Benign Tumour (suspected malignancy) requiring surgical excision and Borderline Malignant Tumour.

7. Only one claim is allowed under this benefit. The Intensive Care Unit (ICU) stay of 4 days or more must be in one hospital admission in Singapore and must be confirmed as Necessary Medical Treatment. A stay in ICU will not be considered as Necessary Medical Treatment if the Life Assured can be safely and adequately treated in any other facility. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 ANB, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
8. If the Life Assured is diagnosed with any one of the conditions covered, an additional 20% of the Sum Assured will be payable, capped at S\$25,000 (or equivalent currency) per life per condition. Each condition can only be paid once and a maximum of six claims is allowed under this benefit. This benefit shall cease on the date on which the sixth (6th) claim is made, on the Policy Anniversary in which the Life Assured is 85 ANB, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
9. Critical Illness Benefit consists of Early and Intermediate Stage Critical Illness Benefit and Severe Stage Critical Illness Benefit. When 300% of the Sum Assured or more is paid under the Critical Illness Benefit, all future premiums for the Policy will be waived. The total amount payable under Critical Illness Benefit shall not exceed 600% of the Sum Assured. This benefit shall cease once 600% of the Sum Assured is fully paid out.
10. If the Life Assured is diagnosed with any one of the Early or Intermediate Stage Critical Illnesses covered, 100% of the Sum Assured will be payable in one lump sum. Only one claim is allowed for the Early and Intermediate Stage of each CI Group covered. The payout of this benefit is subject to the total amount payable under Critical Illness Benefit. This benefit shall cease once the Critical Illness Benefit is terminated. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.

11. If the Life Assured is diagnosed with any one of the Severe Stage Critical Illnesses covered, 300% of the Sum Assured less any claim paid for the Early and Intermediate Stage of the same CI Group will be payable in one lump sum. Only one claim is allowed for the Severe Stage of each CI Group covered. The payout of this benefit is subject to the total amount payable under Critical Illness Benefit. This benefit shall cease once the Critical Illness Benefit is terminated. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
12. If the Life Assured is diagnosed with (i) any one of the specified Severe Stage Critical Illnesses covered under this benefit, provided that the Critical Illness Benefit has ceased; or (ii) any one of the Recurrent Critical Illnesses covered under this benefit, 150% of the Sum Assured will be payable in one lump sum. A maximum of two claims is allowed under this benefit and the total amount payable under Recurrent Critical Illness Benefit shall not exceed 300% of the Sum Assured. This benefit shall cease once 300% of the Sum Assured is fully paid out or when the Advance Care Option is successfully exercised under the Policy, whichever is earlier. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.

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Information is accurate as at 26 August 2020.

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

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