

Go all out in life - we've
got you covered



Singlife
with AVIVA

Singlife MyCoreCI Plan II



Whatever your state of health, critical illness protection is crucial.

Your hard work opens the door to a higher quality of life, and you can celebrate your success with your loved ones. As you get caught up with the day-to-day, it's easy to miss subtle changes in your health.

A look at chronic medical conditions in Singapore



1 in 9

Singaporeans
are diabetic¹



1 in 5

have high blood
pressure²



1 in 3

have high
cholesterol²

When things like high blood pressure, high cholesterol, high Body Mass Index, Type 2 Diabetes and Pre-diabetes creep up on you, your life can change significantly. For instance, diabetes can lead to critical illnesses and even premature death. **In Singapore, half of heart attack patients had diabetes³.**

These health issues can also increase your risk of critical illnesses.



36

people are
diagnosed with
cancer daily⁴



1 in 10

stroke patients in
Singapore are
aged under 50⁵

Cover all your bases to protect your future.

With some lifestyle tweaks and good disease management, you can improve your health. And to cover all your bases, don't forget the importance of a critical illness plan to help safeguard your savings during difficult times.

Are you thinking?

High blood pressure, high cholesterol and diabetes are on the rise in Singapore. And I may not be able to get essential critical illness insurance with these existing health conditions⁶.



I have some critical illness coverage but want greater protection for common illnesses like cancer and stroke. How can I get this without overspending on other coverage I don't need?



If either of these sounds like you, it's time to consider MyCoreCI Plan II.

MyCoreCI Plan II gives you the critical illness coverage you deserve – **whether you're in the pink of health or have an existing health condition⁶.**

Introducing MyCoreCI Plan II

MyCoreCI Plan II is a multi-protection plan that covers 14 critical illnesses (CI), 4 diabetic conditions, total and permanent disability, terminal illness and death – even if you have Type 2 Diabetes, Pre-diabetes and/or the 3 Highs (high blood pressure, high cholesterol and high Body Mass Index). Should the unexpected happen, you'll receive lump-sum payouts that can help you and your family manage medical and out-of-pocket expenses as well as other financial commitments, so you can focus on your wellbeing.

Greater access to much-needed protection

- ✓ **Protection even with existing health conditions⁶** – Type 2 Diabetes, Pre-diabetes and/or 3 Highs
- ✓ **Coverage for Type 2 Diabetic smokers**
- ✓ **Reduced health questions** – 6 questions and no medical check-up needed⁷
- ✓ **Customised premiums depending on your existing health conditions⁶** and you'll know your premiums instantly⁸

Key Benefits:

-  **Lump-sum payout should the unexpected happen**
Lump-sum payout upon diagnosis of the Critical Illnesses (CI) covered, Total and Permanent Disability, Terminal Illness or death⁹
-  **Choice of coverage term**
From 15 years to up to **85 Age Next Birthday (ANB)**
-  **Additional lump-sum payout for diabetic complications**
Get **additional 20% of the Sum Assured¹⁰** upon diagnosis of any of the 4 Diabetic Conditions covered
-  **Advanced lump-sum payout upon Angioplasty & Other Invasive Treatment For Coronary Artery**
Get an **early payout of 10%** of the Sum Assured¹¹, up to S\$25,000
-  **No Claim Reward for staying on top of your health**
Get back 20% of your total premiums paid¹² at the end of the policy term if no claim is made on any benefit during the policy term

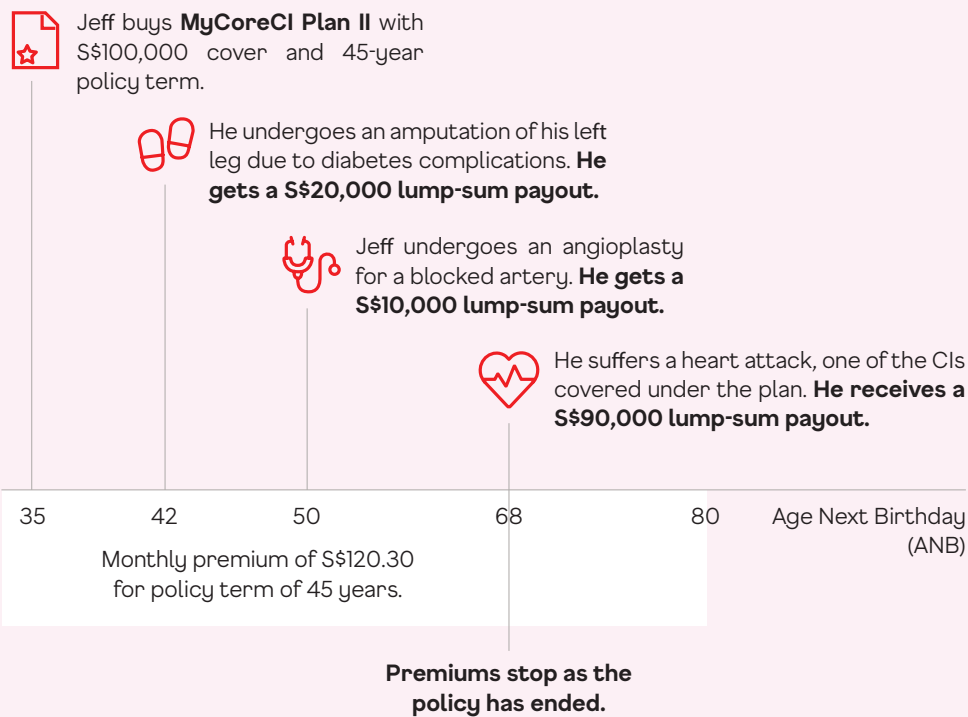
Critical Illnesses covered	
1.	Major Cancer
2.	Heart Attack of Specified Severity
3.	Stroke with Permanent Neurological Deficit
4.	Blindness (Irreversible Loss of Sight)
5.	Coronary Artery By-pass Surgery
6.	End Stage Kidney Failure
7.	Other Serious Coronary Artery Disease
8.	End Stage Lung Disease
9.	Irreversible Loss of Speech
10.	Major Burns
11.	Deafness (Irreversible Loss of Hearing)
12.	Major Head Trauma
13.	Severe Bacterial Meningitis
14.	Angioplasty & Other Invasive Treatment For Coronary Artery ¹¹

Diabetic Conditions ¹³ covered	
1.	Coma due to Hyperosmolar Hyperglycemic State (HHS)
2.	Limb Amputation due to Diabetic Complications
3.	Diabetic Nephropathy
4.	Diabetic Ketoacidosis

Here's how MyCoreCI Plan II could help if you have an existing health condition⁶

Jeff¹⁴ is a 35-year-old father of young twins. He's been living with Type 2 Diabetes for 5 years. Jeff gets **MyCoreCI Plan II** with a S\$100,000 cover and 45-year policy term. He pays a monthly premium of S\$120.30.

Sum Assured	:	S\$100,000
Total benefits payout	:	S\$120,000



The plan also rewards you for staying healthy.
Here's how it works

Connie¹⁵ is a 45-year-old who has a high Body Mass Index of 33 and a blood glucose level that's above the healthy range. She buys **MyCoreCI Plan II** with a cover of S\$150,000 and a policy term of 30 years. She pays a monthly premium of S\$220.55. At 75, Connie celebrates her good state of health and when her policy ends without any claims made, she receives a **No Claim Reward** of 20% of her total premiums paid.

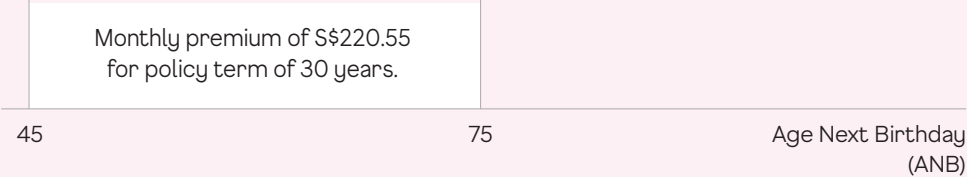
Sum Assured	:	S\$150,000
Total premiums paid	:	S\$79,398
No Claim Reward	:	S\$15,879.60



Connie buys **MyCoreCI Plan II** with S\$150,000 cover and 30 year policy term.



Receives **No Claim Reward** of S\$15,879.60 as her policy ends without any claims made.



Ready to safeguard your tomorrows?

For more information about **MyCoreCI Plan II**, visit singlife.com, or speak to your financial adviser representative today.

Important notes

1. Source: The Sunday Times© Singapore Press Holdings Limited. Extracted with permission. "3 key issues at National Day Rally 2017: Singapore's war on diabetes", 20 August 2017.
2. Source: National population health survey 2016/2017, Ministry of Health and Health Promotion Board, retrieved on 30 March 2020 from https://www.moh.gov.sg/docs/librariesproviderresources-statistics/reports/executive-summary-nphs-2016_17.pdf
3. Source: War on Diabetes, Summary Report 2016- 2019, retrieved on 4 May 2020 from https://www-moh-gov-sg-admin.cwp.sg/docs/librariesprovider5/war-on-diabetes/wod_public_report.pdf
4. Source: The Sunday Times© Singapore Press Holdings Limited. Extracted with permission. "Sharp rise in number diagnosed with cancer", 21 June 2015.
5. Source: The Straits Times© Singapore Press Holdings Limited. Extracted with permission. "1 in 10 stroke patients here aged under 50", 19 November 2016.
6. Existing health conditions refer to Type 2 Diabetes, Pre-diabetes and/or the 3 Highs (high blood pressure, high cholesterol and high Body Mass Index).
7. Medical examination is not needed if your application does not require further medical underwriting.
8. Provided your application does not require further medical underwriting.
9. Upon death of the Life Assured and if there is no prior claim, Singapore Life Ltd. will pay either:
 - (a) 100% of the Sum Assured; or
 - (b) total premiums paid;whichever is higher.

If there is any prior claim(s) on the benefits, Singapore Life Ltd. will pay either:

- (a) 100% of the Sum Assured less any claim(s) paid on the benefits (other than claim(s) paid on Diabetic Conditions Benefit); or
 - (b) total premiums paid less any claim(s) paid on the benefits;
- whichever is higher.

Critical Illness Benefit, Total and Permanent Disability Benefit and Terminal Illness Benefit are early payouts of the Death Benefit. Please refer to the Product Summary for details.

Important notes *(continued)*

10. If the Life Assured suffers from any of the covered Diabetic Conditions, Singapore Life Ltd. will pay an additional 20% of the Death Benefit Sum Assured, up to S\$25,000 per condition per life. If Singapore Life Ltd. has paid part of the Death Benefit as an early payout in a previous claim, the Diabetic Conditions Benefit will be payable based on the prevailing Death Benefit Sum Assured. This benefit ceases once the additional 20% of the Death Benefit Sum Assured is fully paid out under this benefit or when the policy terminates, whichever is earlier. Only one claim can be made on the same Diabetic Condition. Any claim made on the Diabetic Conditions Benefit will not reduce the Sum Assured of the other benefits. Please refer to the Product Summary for details.
11. If the Life Assured undergoes Angioplasty & Other Invasive Treatment For Coronary Artery, Singapore Life Ltd. will pay 10% of the Sum Assured (subject to the maximum claimable limit of S\$25,000) and reduce the Sum Assured by the same amount. Singapore Life Ltd. will only pay once for Angioplasty & Other Invasive Treatment For Coronary Artery and this benefit is an early payout of the Death Benefit. All benefits for the Life Assured will continue to be payable based on the prevailing Sum Assured after Singapore Life Ltd. makes the payment for Angioplasty & Other Invasive Treatment For Coronary Artery. Please refer to the Product Summary for details.
12. Total premiums paid includes loadings (if any).
13. Diabetic Conditions covered:
 - (a) Coma due to Hyperosmolar Hyperglycemic State (HHS): A serious acute complication of diabetes characterised by severe hyperglycemia with no ketoacidosis.
 - (b) Limb Amputation due to Diabetic Complications: The actual undergoing of amputation of a leg / foot at ankle or above / arm / hand at wrist or above to treat gangrene that has occurred because of a complication of diabetes.
 - (c) Diabetic Nephropathy: A definite diagnosis of diabetic nephropathy by a Specialist and is evident by eGFR less than 30 ml/min/1.73 m² with ongoing proteinuria greater than 300mg/24 hours.
 - (d) Diabetic Ketoacidosis: A serious acute complication of diabetes characterised by ketoacidosis (high levels of blood acids called ketones) and hyperglycemia.

Please refer to the Product Summary for the detailed definitions of the Diabetic Conditions.

14. Illustration is based on a male, non-smoker, 35 Age Next Birthday who bought a Sum Assured of S\$100,000 for policy term of 45 years. He is diagnosed with Type 2 Diabetes and his latest Haemoglobin A1c (HbA1c) reading within the last 12 months as provided by a doctor is 7.5%.
15. Illustration is based on a female, non-smoker, 45 Age Next Birthday who bought a Sum Assured of S\$150,000 for policy term of 30 years. She has a Body Mass Index of 33 and a blood glucose level that is above the healthy range, but not high enough to be diagnosed as Type 2 Diabetes.

The policy is underwritten by Singapore Life Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at January 2022. COMP/2021/05/PPM/337

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

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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (lia.org.sg or sdic.org.sg).



Singlife
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Singapore Life Ltd.
4 Shenton Way, #01-01, SCX Centre 2 Singapore 068807
Tel: (65) 6827 9933 singlife.com
Company Reg. No. 196900499K
GST Reg. No. MR-8500166-8