



Singlife Big 3 Critical Illness

A critical illness plan which boosts cover for **cancer, heart attack** and **stroke**



Stand up to Singapore's "Triple Threat"

Longer lifespans¹ mean more opportunities to pursue your goals. However, it also means we have a larger window for contracting – and surviving – critical illnesses (CIs). The Big 3 CIs of cancer, heart attack and stroke can be a triple threat to your health and finances.

1 Top Critical Illnesses in Singapore

Number of cases diagnosed daily:

- Cancer: 44²
- Heart attack: 31³
- Stroke: 24⁴

2 More than 90% of CI insurance claims in Singapore are due to five severe-stage CIs⁵

Major Cancers, Heart Attack of Specified Severity
Coronary Artery, Bypass Surgery, Stroke
and Kidney Failure

3 The recommended CI coverage is **3.9 times** your annual salary or about S\$316,000⁶



BENEFITS AND FEATURES

Singlife Big 3 Critical Illness gives twice the sum assured for cancer, heart attack, stroke and 13 specific heart and neurological conditions. It also gives payouts for other critical illnesses and covers hospital intensive care unit (ICU) stays. You can either get it as a standalone plan with death benefit or as a rider to enhance your Singlife term life insurance benefits.



Gives 200% of your sum assured for cancer, heart attack, stroke and 13 other heart and neurological conditions⁷

Size – specifically your payout size – matters when you're up against the Big 3 CIs or specific heart and neurological conditions such as coronary artery disease and the hefty medical and lifestyle costs they bring. That's why we'll give you double your chosen sum assured when you're diagnosed with these CIs at the early, intermediate or severe stages.



Covers 44 severe-stage CIs⁷ at 100% of your sum assured

Other critical illnesses can also be a blow to your finances and family's wellbeing. Outside of the Big 3 and 13 specific heart and neurological conditions, the plan covers you for a list of other severe-stage CIs including Alzheimer's Disease, end-stage kidney failure and paralysis.



Provides additional support for ICU fees

When things get intense, extra help makes a difference. To help you focus better on recovery, if you spend 4 days or more at the ICU in a single hospital admission⁸, the plan gives you an additional 20% of your sum assured (capped at S\$25,000 per life).



Provides additional coverage for heart treatment

From our heart to yours – that's how we do things. With the Special Benefit, you'll get an extra 20% of your sum assured, capped at S\$25,000 per life, for angioplasty and other invasive treatment of the coronary artery.



Gives your loved ones lump-sum cash if you die

To help your family members cover funeral arrangements or outstanding bills, the standalone plan gives a S\$5,000 lump-sum benefit should you die .



Choose your desired duration of coverage

You can choose your coverage period – for 10 years, until you're 99 years of age, or any period in between (one-year intervals)⁹ – as well as the currency of your cover amount (SGD, USD, GBP, EUR, AUD or HKD)¹⁰.

If what you need is,	
A standalone Critical Illness plan with death benefit	Critical Illness coverage to enhance your term life insurance
Choose...	
Singlife Big 3 Critical Illness	Singlife Big 3 Critical Illness Cover (rider for Singlife Elite Term)





Here's how Singlife Big 3 Critical Illness boosts your payout by 200% so you can stand up to cancer, heart attack and stroke

Joe, aged 30, is married, a new dad and non-smoker.

He is concerned about the financial impact CIs could have on his family and wants a plan that gives higher payouts for cancer, heart attack, stroke and specific heart and neurological conditions while also providing coverage for other CIs.

He chooses Singlife Big 3 Critical Illness standalone plan with death benefit, opting for a sum assured of S\$100,000 and coverage period of 35 years.

Here's how the plan will give him financial support should he be diagnosed with a critical illness or face other health setbacks.



30

Joe gets Singlife Big 3 Critical Illness with S\$100,000 sum assured for 35 years.

He pays S\$833 per annum.



35

He's diagnosed with a blocked artery and undergoes angioplasty

He receives S\$20,000, and continues to be covered under the plan for the full sum assured of S\$100,000.



45

He's diagnosed with early-stage colorectal cancer

He receives S\$200,000, which is 200% of his sum assured, and his policy ends.

Age Next Birthday



**Total benefit Joe receives: S\$220,000
(220% of sum assured)**



Stand up to the Big 3 CIs and
specific heart and neurological
conditions with
200% booster payouts!

To sign up or find out more about
Singlife Big 3 Critical Illness, speak to your
trusted Financial Adviser Representative today!

Visit singlife.com/big3-ci for details.

All ages mentioned refer to age next birthday (ANB).

Important notes

1. Source: The Straits Times© Singapore Press Holdings, extracted with permission, “Singapore 3rd in global life expectancy rankings,” 18 October 2018.
2. Source: Singapore Cancer Society, Common Types of Cancer in Singapore, accessed on 16 May 2023.
3. Source: Singapore Heart Foundation, Heart Conditions, Heart Attack, accessed on 16 May 2023.
4. Source: Health Promotion Board, National Registry of Diseases Office, “Singapore Stroke Registry Annual Report 2020”.
5. Life Insurance Association, LIA Critical Illness (CI) Framework (2014).
6. Life Insurance Association, Bridging the Protection Gap in Singapore (2018).
7. Please refer to the Product Summary for the complete list of critical illnesses covered under this plan and the definitions.
8. 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 end on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the plan, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
9. Coverage options for 10 years, until you’re 99 years of age, or any period in between (in one-year intervals) are available for the standalone plan Singlife Big 3 Critical Illness. For Singlife Big 3 Critical Illness Cover attachable to the term life insurance, the coverage options are 11 years, until you’re 99 years of age, or any period in between (in one-year intervals).
10. If your coverage amount is not in Singapore dollars, any benefit limit stated in Singapore dollars will be converted to the equivalent amount in your chosen currency, based on our currency conversion rates.

This policy is underwritten by Singapore Life Ltd.

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