

You are less likely to have pre-existing conditions that could exclude you from coverage and premiums are lower.

Critical illness can strike at any time.







## Be well-covered in case your illness gets serious

A sudden income loss and depletion of family funds can affect you and your loved ones greatly.

A critical illness coverage lets you focus on recovery.





## CI coverage can really make a difference.

Depletion of family funds can happen in the event of a health crisis.

Having a Critical Illness(CI) coverage cushions the financial impact.



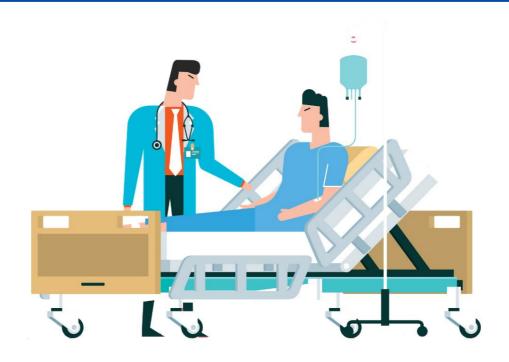


## Your retirement savings shouldn't be eroded by healthcare needs.

Medical cost and risk increase as you age.

Protect your retirement savings from healthcare issues.





## Is your hospitalisation plan alone enough for your Critical Illness (CI) cover?

While an Integrated Shield plan covers most of your hospitalisation bills, a CI plan gives you a lump sum payout for your financial support that a Shield plan doesn't cover.

