

## MEDICAL EVIDENCE TABLE

Total Sum Assured for Life & Critical Illness	Age Last Birthday						
	17 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65	66 – 75
S\$400,001 - S\$500,000	NON MEDICAL LIMIT					ME, BUP	
S\$500,001 - S\$600,000						ME, BUP, ECG	
S\$600,001 - S\$750,000							
S\$750,001 - S\$1,000,000	ME, ECG		ME, BUP, TMX				
S\$1,000,001 - S\$1,500,000	ME, BUP, ECG						
S\$1,500,001 - S\$2,000,000			ME, BUP, ECG	ME, BUP, TMX	ME, BUP, TMX, APS		
S\$2,000,001 – S\$3,000,000			ME, HIV	ME, BUP, TMX			
S\$3,000,001 - S\$5,000,000	ME, BUP	ME, BUP, TMX, APS					
More than S\$5,000,000	ME, BUP, TMX, APS						

ME	Medical examination
HIV	Anti-HIV test
BUP (fasting)	Blood Urine Profile consist of:
	i. Complete Blood Count (Haemoglobin, Red Blood Cells, White Blood Cells with Differentials, Platelets and Peripheral Blood Film)
	ii. Fasting Blood Glucose (Fasting Blood Glucose & HbA1c)
	iii. Renal Function Test (Urea, Creatinine)
	iv. Lipids Profile (Total Cholesterol, HDL-Chol, LDL-Chol, Triglycerides, TC/HDL-C ratio)
	v. Hepatitis screening (HBsAg, HBs-antibody, with reflex to HBeAg and AFP, if HBsAg is positive)
	vi. Liver Function Test (SGPT, SGOT, GGT, ALP, Bilirubin, Total Protein, Albumin )
	vii. Uric acid test
	viii. Anti-HIV test
	ix. Microurinalysis
ECG	Resting Electrocardiogram
TMX	Treadmill Exercise ECG test
APS	Routine Attending Physician's Statement

Note:

- Total Sum Assured excludes Universal Life & Variable Universal Life within Singlife only.
- The underwriter reserves the right to call for additional evidence due to health history, if necessary.

### INCOME MULTIPLIER TABLE (PER LIFE COVER)

Ages	Multiples of Income for	
	Life & Total Permanent Disability	Critical Illness*
Up to 40	30x	15x
41 – 50	25x	10x
51 – 60	15x	10x
61 – 65	10x	5x
> 65	5x	Individual Consideration

Note:

1. Total per life cover means total in-force sum assured with all insurers + new proposed sum assured + concurrent proposals sum assured with any other insurers (if any).
2. \*Critical Illness include total of all accelerated Critical Illness and additional Critical Illness covers.

### APPROVED RESIDENCY

Region	Country of Residence	Maximum Capacity for Term Life Base Plan	Total Permanent Disability#	Critical Illness*
A	Singapore	S\$20,000,000	S\$5,000,000	S\$3,000,000
	Malaysia	S\$15,000,000		S\$2,000,000
	Indonesia (major cities)		S\$1,000,000	
	Brunei			
	Hong Kong			
	Japan			
	Macau			
	Qatar			
	South Korea			
	Taiwan			
	United Arab Emirates			
	United Kingdom			
B	China (exclude Tibet and Xinjiang)	S\$1,000,000	S\$750,000	
	India (major cities)			
	Philippines (exclude Eastern Mindanao, Central Mindanao, Western Mindanao, Zamboanga Peninsula & Sulu Archipelago)			
	Thailand (exclude Yala, Pattani, Narathiwat, Songkhla)			
	Vietnam (major cities)			

Note:

1. Approved residency is applicable to Term Life.
2. Approved nationalities is subject to Singlife business acceptance policy.
3. #Maximum per life basis with all insurers.
4. \*Maximum per life basis with Singlife. Critical Illness include total of all accelerated Critical Illness and additional Critical Illness covers.

Updated as of 17 Feb 2020.

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