



## Singlife Multipay Critical Illness

A plan that provides **multiple payouts for different stages of critical illnesses** and medical conditions, so you're supported at every unexpected turn



# Always stay protected financially

Life can hit you with the unexpected. Stay ahead and be protected for you and your family. With Singlife Multipay Critical Illness, you can stay in control of your finances while focusing on your recovery, worry-free.



Stage 3B breast cancer patients face a **70-90%** chance of recurrence in 10 years<sup>1</sup>



**4 in 10** stroke patients will suffer another stroke within the next 10 years<sup>2</sup>



**8 out of 10** colorectal cancer patients who suffer a recurrence develop cancer that involves the liver<sup>3</sup>

## BENEFITS AND FEATURES

**Singlife Multipay Critical Illness** is a plan that keeps supporting you financially through different stages of critical illnesses and recurrences of specified critical illnesses, so that you can focus on your recovery, worry-free.



### Choose your desired duration of coverage

Do what's best for you. **Choose your coverage period** – from 10 years, until you're 99 years of age (in one-year intervals) – as well as the currency of your cover amount (SGD, USD, GBP, EUR, AUD or HKD)<sup>4</sup>.



### Comprehensive cover

We protect you in many ways with our plan. **Be assured with coverage for 132 conditions and across early, intermediate and severe stages of critical illnesses<sup>5</sup>**. Plus, stay protected against **specified recurrent critical illnesses**, so that you can focus on recovery and coming back stronger.



### Multiple payouts and more

We make our plans work harder for you. **Enjoy a total payout of up to 900% of your sum assured for critical illnesses**, in multiple payouts, and **stop paying your premiums once you've received at least 300% of your sum assured**.



### Option to access funds earlier

Have the option to **turn your Recurrent Critical Illness Benefit into an extra payout<sup>6</sup>**. This is if your first Severe Stage Critical Illness Benefit claim is for one of the six specified severe stage critical illnesses.



### Payout for special conditions

**An amount equivalent to 20% of your sum assured**, which is up to S\$25,000 per life per condition is applicable for each of the following conditions:

- when a borderline malignant tumour or benign tumour (with suspected malignancy) requires surgical removal<sup>7</sup>;
- when you require an Intensive Care Unit (ICU) stay of four days or more in one hospital admission<sup>8</sup>;
- when you're diagnosed with one of the 27 covered conditions under the Special Benefit<sup>9</sup> (payout is per condition).



### Posthumous lump-sum payout for family

**If you die, your loved ones will receive a lump-sum payout of S\$5,000.** This amount can go towards helping to manage outstanding medical bills or funeral expenses.



# Here's a detailed look at the coverage for critical illnesses

Critical Illness Benefit <sup>10</sup>		Recurrent Critical Illness Benefit <sup>13</sup>	
Early and Intermediate Stage Critical Illness Benefit <sup>11</sup>	Payout per claim	Upon diagnosis of the following:	Payout per claim
Upon diagnosis of any one of the 72 Early or Intermediate Stage Critical Illnesses covered	100% of the Sum Assured	Specified Severe Stage Critical Illnesses (after the Critical Illness Benefit has ceased)	150% of the Sum Assured, up to 2 claims
Severe Stage Critical Illness Benefit <sup>12</sup>	Payout per claim	Recurrent Critical Illnesses	
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	<ul style="list-style-type: none"> <li>Major Cancer</li> <li>Heart Attack of Specified Severity</li> <li>Stroke with Permanent Neurological Deficit</li> <li>Open Chest Heart Valve Surgery</li> <li>Major Organ/Bone Marrow Transplantation</li> <li>Coronary Artery By-pass Surgery</li> </ul> <ul style="list-style-type: none"> <li>Re-diagnosed Major Cancer</li> <li>Recurrent Heart Attack of Specified Severity</li> <li>Recurrent Stroke with Permanent Neurological Deficit</li> <li>Repeated Open Chest Heart Valve Surgery</li> <li>Repeated Major Organ/Bone Marrow Transplantation</li> <li>Repeated Coronary Artery By-pass Surgery</li> </ul>	
Maximum payout under Critical Illness Benefit: <b>600% of the Sum Assured</b>		Maximum payout under Recurrent Critical Illness Benefit: <b>300% of the Sum Assured</b>	

## Waiver of premiums

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

Maximum total payout for critical illnesses from Singlife Multipay Critical Illness Plan:  
**900% of the Sum Assured**

### Please take note of the following waiting periods:

- Under 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.

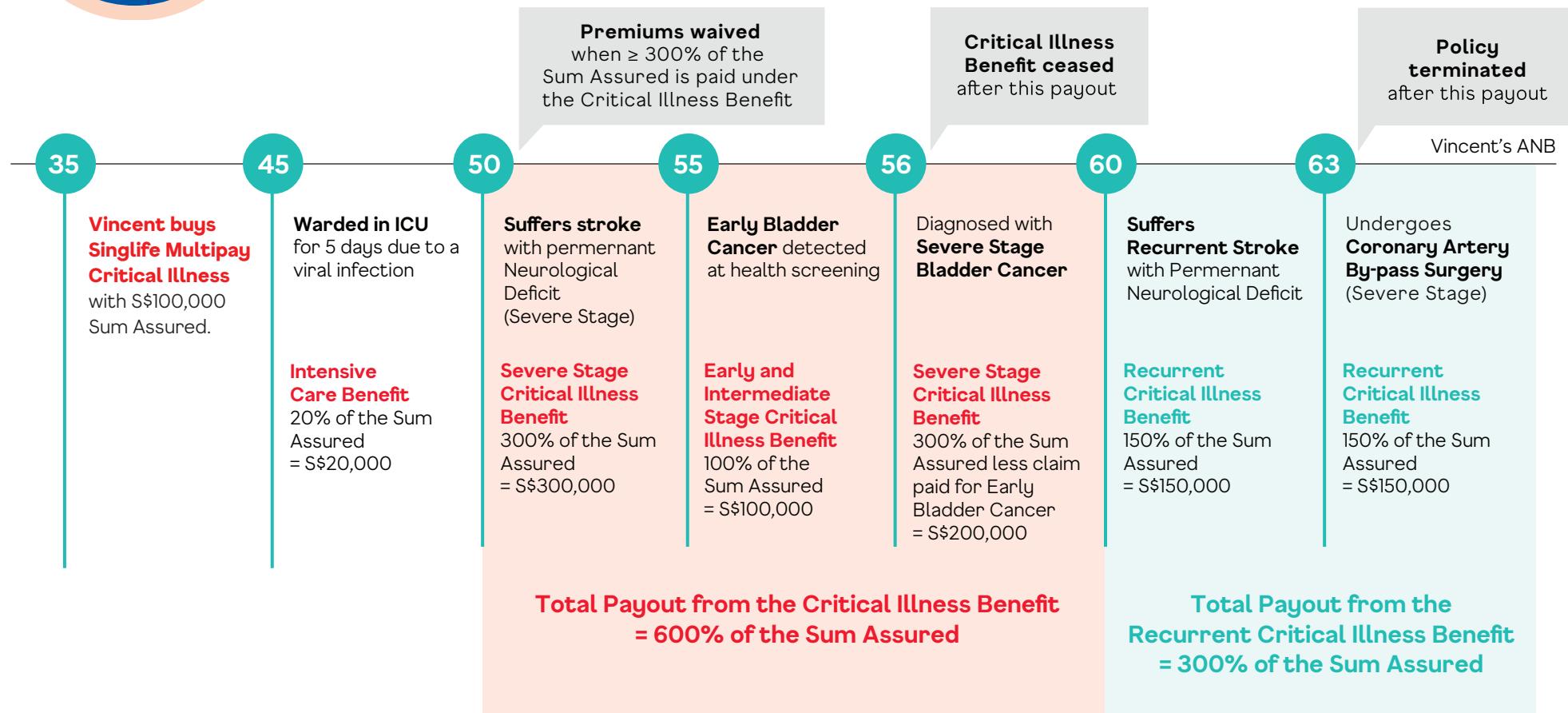
- Under the Recurrent Critical Illness Benefit, there is a two-year waiting period between two Recurrent Critical Illness Benefit claims.

For more details on the benefits, waiting periods and the complete list of early, intermediate and severe stage critical illnesses covered in this plan, please refer to the Product Summary.



## How Singlife Multipay Critical Illness can give you up to 900% of your Sum Assured

Vincent, age 35, is a lecturer who's a non-smoker and married with newborn twins. He wants to have a financial lifeline that will support him and his family if he's diagnosed with serious illnesses. He buys Singlife Multipay Critical Illness with a sum assured of S\$100,000 and chooses a coverage period of 30 years. He pays S\$1,187 annually.



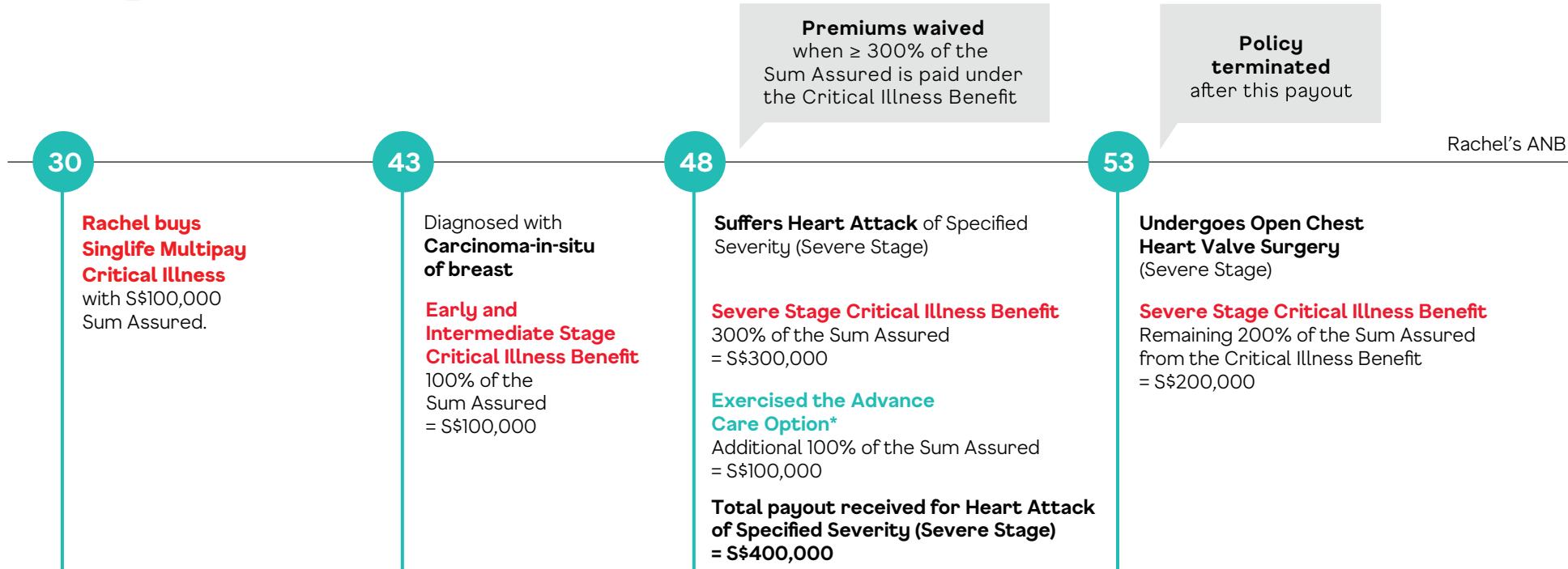
Total CI Payout from Singlife Multipay Critical Illness  
= 900% of the Sum Assured



## Exercising the Advance Care Option

Rachel, age 30, 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.

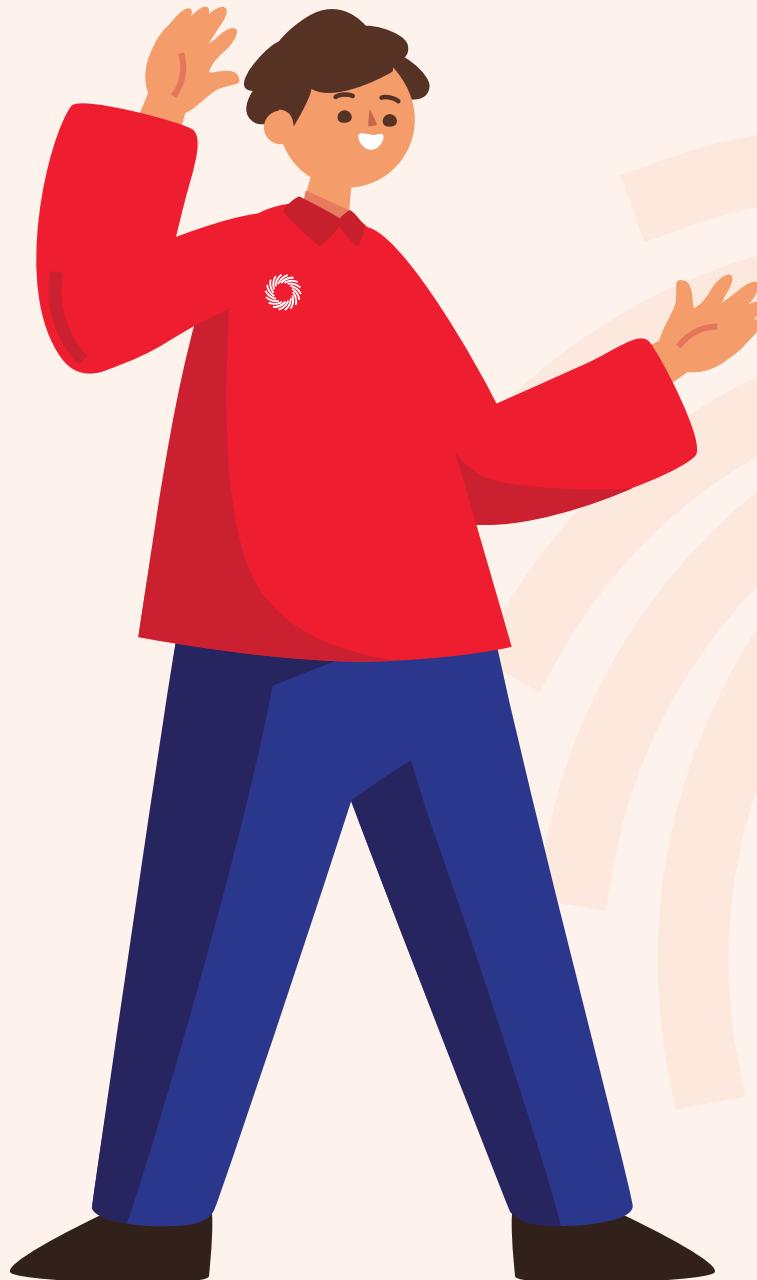
She buys Singlife Multipay Critical Illness with a Sum Assured of S\$100,000 and chooses a coverage period of 35 years. She pays S\$1,181 annually.



**Total CI Payout from Singlife Multipay Critical Illness  
= 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.



To find out more about  
**Singlife Multipay Critical Illness**,  
speak to your trusted Financial Adviser  
Representative today!

Visit **[singlife.com/critical-illness-multipay](http://singlife.com/critical-illness-multipay)**  
to find out more.

All ages mentioned refer to age next birthday.

### 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. 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.
5. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan.
6. You may exercise the Advance Care Option if the Life Assured is diagnosed with any one of the eligible Severe Stage Critical Illnesses specified under this option, and if 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 the Advance Care Option.
7. 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 years old 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, as well as Borderline Malignant Tumour.
8. Only one claim is allowed under this benefit. The Intensive Care Unit (ICU) stay of four days or more must be in one hospital admission in Singapore, and it must be confirmed as Necessary Medical Treatment. A stay in the ICU will not be considered as necessary 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 years old, 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. 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 claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, 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.
10. 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.
11. 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.
12. 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.
13. 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 August 2022. COMP/2022/08/MKT/694

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