

DIRECT PURCHASE INSURANCE PLANS

MAIN PLANS	Plan Type	Whole Life	Term	Renewable Term
	Available Plans	DIRECT - Great Life 70 DIRECT - Great Life 85	DIRECT - Great Term	DIRECT - Great 5yr Term
	Coverage Term	Whole of life	(i) 20 years, or (ii) Up to age 65*	5 years, with renewal option to get coverage till age 85*
	Premium Payment Term	(i) Pay till age 70*, or (ii) Pay till age 85*	Throughout the coverage term	Throughout the coverage term
	Benefits	Death Terminal Illness ² Total and Permanent Disability ³ (up to age 65*)	Death Terminal Illness ² Total and Permanent Disability ³ (up to age 65*)	Death Terminal Illness ² Total and Permanent Disability ³ (up to age 65*)
	Bonus Payable	Yes	No	No
	Surrender Value	Yes	No	No
	Min Sum Assured Max Sum Assured ¹	\$50,000 \$200,000	\$50,000 \$400,000	\$50,000 \$400,000
RIDERS	Available Plans	DIRECT - Great Critical Care 70 DIRECT - Great Critical Care 85	DIRECT - Great Critical Care	DIRECT - Great 5yr Critical Care
	Coverage Term	Whole of life	Up to age 65*	5 years, with renewal option to get coverage till age 65*
	Premium Payment Term	Follow the main plan	Follow the main plan	Follow the main plan
	Benefits	30 Critical Illnesses ⁴	30 Critical Illnesses ⁴	30 Critical Illnesses ⁴
	Bonus Payable	No	No	No
	Surrender Value	No	No	No
	Sum Assured	Follow the main plan	Follow the main plan	Follow the main plan

* Age next birthday

¹ Sum assured is capped at \$400,000 for all Direct Purchase Insurance Plans, and \$200,000 for Whole Life Plans.

² Refer to the Product Summary for the definition of Terminal Illness

³ Refer to the Product Summary for the standardised definition of Total and Permanent Disability

⁴ Refer to the Product Summary for the standardised definitions of the 30 Critical Illnesses

WHAT YOU NEED TO KNOW



INSURANCE COVERAGE

Once you have submitted your application and premium payment, you will start to enjoy temporary accidental death coverage for up to 90 days.



You will receive an update of your application status within 7 working days.



Should you change your mind, you may cancel your policy by writing to us within 14 days upon receiving your policy document.



MEDICAL CHECK-UP (IF REQUIRED)

You will receive a letter, should a medical check-up be required.

Please make an appointment and complete your medical checkup within 14 working days from receipt of our letter.

Upon full acceptance of your application, your policy contract will be mailed to you within 7 working days.

INSURANCE PREMIUMS

Premiums vary depending on your:

- Health or medical conditions
- Lifestyle activities
- Age at entry
- Gender
- Policy terms (if applicable)

A letter will be sent to you should any adjustments be made to your premiums. Please mail us the signed letter and make payment for any additional required premiums.

This placemat is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same costs.

These plans are 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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information is correct as on 7 April 2015.