

i-Care

Protection takes perfect shape with all the right pieces



Timely diagnosis of a Critical Illness (CI) is crucial as they often have long-term negative impacts on one's health, finances, and quality of life. With adequate coverage, you can receive timely treatment and focus on recovery without significant financial burden.

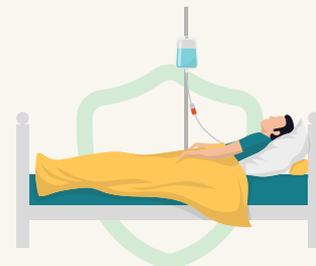
i-Care has all the pieces you need to ensure 360° protection, providing comprehensive CI coverage against 161 medical conditions, death and terminal illnesses. Get the complete care, financial protection and peace of mind you deserve.

According to the Life Insurance Association's (LIA) 2023 Protection Gap Study* and Recommendations



In 2022, the average death coverage was **3.6x** of Singaporeans' average annual income. LIA, however, recommends a protection coverage of **9x** their annual income to cover all related expenses for death and total and permanent disability - easing the financial burden on their loved ones.

Similarly, Singaporeans' average CI coverage was only **2.1x** their average annual income, but the ideal coverage should be **4x** their annual income to ensure an individual's financial needs will be met within an average 5-year recovery period.



*Source: https://www.lia.org.sg/media/3976/lia-pgs-2022-key-findings_final-8-sep-2023.pdf



360° coverage against 161 medical conditions

i-Care pays out:

- ✓ 100% of your sum assured upon diagnosis of the covered **137** medical conditions¹ at any stage.
- ✓ 20% of your sum assured for **12** Special Conditions².
- ✓ 20% of your sum assured for **12** Juvenile Conditions³.
- ✓ 100% of your sum assured upon death.



Flexible plan options

With three plan types and policy terms available, you may choose a plan that best suit your financial needs.

Policy Term \ Sum Assured	Plan 1 S\$100,000	Plan 2 S\$200,000	Plan 3 S\$300,000
To-age-75	✓	✓	✓
To-age-85	✓	✓	✓
To-age-99	✓	✓	✓



Convertibility option

Lock in your insurability when you are in the pink of health and have the option to convert⁴ your i-Care plan to another of our life insurance plans without further medical underwriting when your financial needs change over time.



Enhanced protection

With optional premium waiver riders, be assured that the policy coverage will continue in case of an unfortunate event upon the payer or the payer's spouse.

Scenario 1



Tania, age 30, likes to think ahead and always be prepared for the unexpected. She understands that Critical Illnesses (CIs) are serious health concerns that also often have a significant financial impact. Her top priority is to minimise any financial burden that comes with CI diagnosis and treatment.

For peace of mind, she takes up **i-Care** to ensure that she can seek proper treatment, recuperate without worries, and be able to keep up with the recurring expenses during her period of recovery.



Tania takes up **i-Care**:

Policy Term	To-age-99
Sum Assured	S\$300,000 (Plan 3)
Annual Premium	S\$2,686

Unfortunately, she is diagnosed with Carcinoma in Situ in her breasts and had to undergo Mastectomy (Intermediate stage).

She receives a CI Benefit : S\$300,000
(100% of sum assured)

She also undergoes a Breast Reconstructive Surgery following a Mastectomy.

She receives a Special Benefit² : S\$25,000
(20% of sum assured capped at S\$25,000)

The policy terminates thereafter.



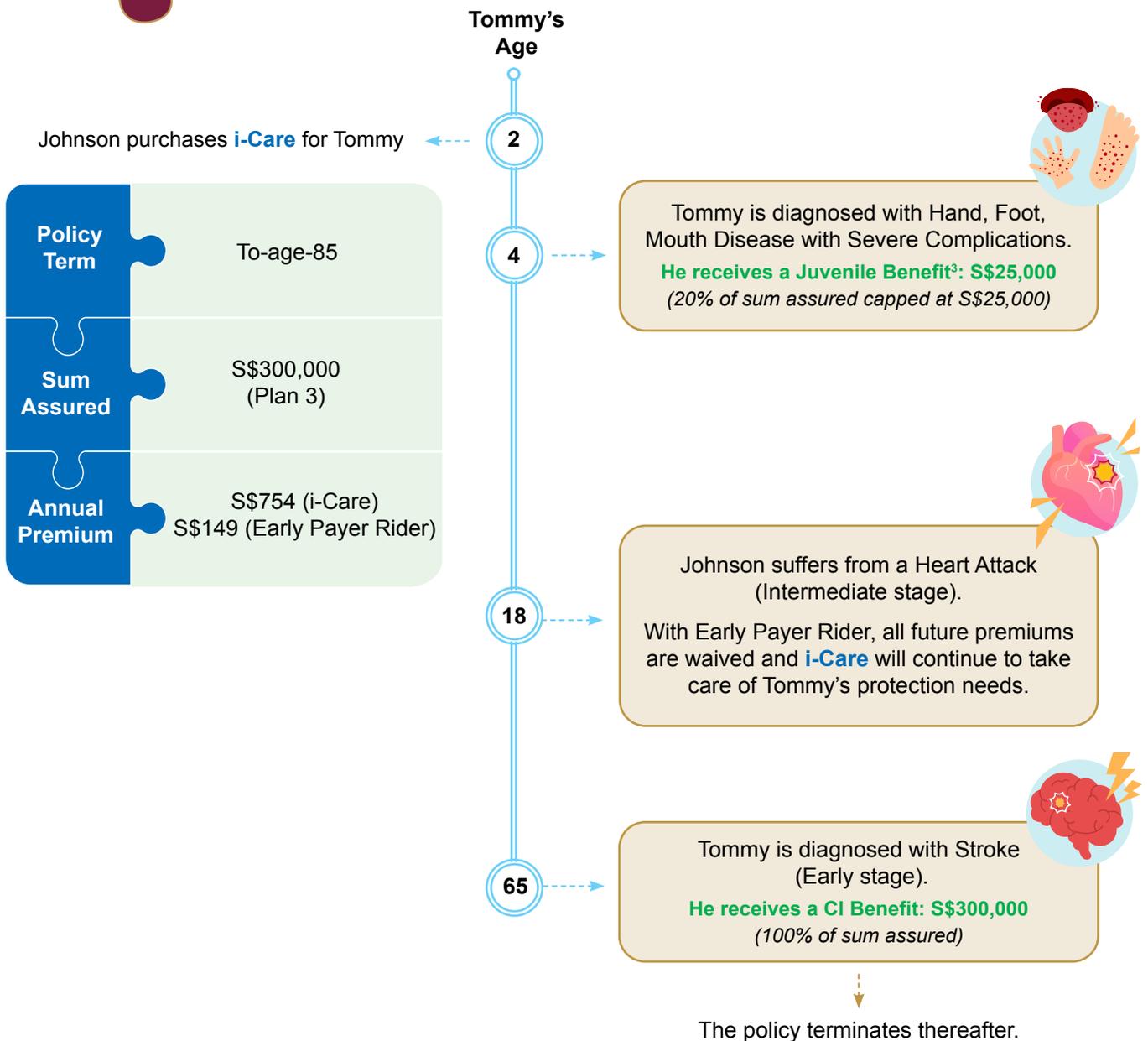
Total Payout: S\$325,000

Scenario 2



Johnson, age 30, is the sole breadwinner in the family. Like any responsible parent, he wants to make sure that his 2-year-old son, Tommy, is well-covered.

He purchases **i-Care** to ensure Tommy has 360° protection. To ensure that Tommy's protection coverage will not be compromised should an unfortunate event happen to himself, Johnson adds an Early Payer Rider. With the built-in convertibility option⁴, Tommy can also convert **i-Care** into a whole life plan when he grows up.



Total Payout: S\$325,000

Footnotes:

- ¹ The maximum Critical Illness (CI) benefit payable on the same life under early and intermediate stage of the same CI is S\$350,000, inclusive of all insurance taken up with China Taiping Insurance (Singapore) Pte. Ltd. (“CTPIS”). The maximum CI benefit payable on the same life under all stages is S\$3 million, inclusive of all insurance taken up with CTPIS and other insurers.
- ² Each Special Condition is payable once per policy, subject to a maximum limit of S\$25,000 per life for each covered Special Condition, inclusive of all insurance taken with CTPIS. Payment of Special Benefit will not reduce the basic sum assured and a maximum of 5 claims per policy are allowed.
- ³ Applicable until the policy anniversary on which the life insured’s age is 19. Each Juvenile Condition is payable once per policy, subject to a maximum limit of S\$25,000 per life for each covered Juvenile Condition, inclusive of all insurance taken with CTPIS. Payment of Juvenile Benefit will not reduce the basic sum assured and a maximum of 5 claims per policy are allowed.
- ⁴ This option allows the policy owner to convert i-Care to a new endowment, whole-life or investment-linked policy with or without CI benefit which CTPIS makes available at the time of conversion, without further evidence of insurability of the life insured. Subject to Terms & Conditions.

All ages mentioned in this marketing material are based on age next birthday. All diagrams in this marketing material are not drawn to scale. The relevant figures are rounded numbers and for illustrative purposes only. Please refer to the respective Product Summaries for the list of terms and conditions.

Important Notes:

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. This marketing material is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs.

You should seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this plan is suitable for you. This marketing material is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out in the policy contract.

This policy is 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 the coverage, where applicable, please contact China Taiping Insurance (Singapore) Pte. Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 17 November 2023.