

Protecting your loved ones' future



Offering you financial peace of mind

Global Term can help cover you and your loved ones' future, by offering quality protection solutions.

You have the flexibility to select the appropriate cover type, to meet your individual protection needs.

Global Term can:

- Help to financially protect your loved ones' future.
- Help to maintain your family's current quality of life, should the worst happen to you.
- Provide support so you can relax and concentrate on recovering, rather than worrying about your finances.

Your options – at a glance

Cover type	Pays a cash lump sum if	Key benefits
Life Cover	You die.	Financial: <ul style="list-style-type: none">• Security• Peace of mind• Support
Life Cover with Total Permanent Disability	You die or become totally and permanently disabled.	
Life or Earlier Critical Illness Cover	You die, or you are diagnosed with one of our defined critical illnesses - whichever happens first.	
Critical Illness Cover	You are diagnosed with one of our defined critical illnesses.	

Life Cover

Without financial protection in place, could your loved ones cope without you?

How would they pay the mortgage, rent or bills?

As well as suffering a devastating loss, would they have the added fear of not being able to survive financially?

You can never be certain when your time will come; no one can.

But with Global Term Life Cover, you can be certain that your loved ones would be financially protected, should the worst happen to you.

Global Term Life Cover will:

- Pay a cash lump sum to your loved ones.
- Help them maintain their current quality of life.
- Provide you with financial peace of mind that your loved ones will cope financially, if you are not around.

39 people are diagnosed with cancer every day.¹

Every day, 17 people die from cardiovascular disease in Singapore.²

Source:

¹ <https://www.singaporecancersociety.org.sg/learn-about-cancer/cancer-basics/common-types-of-cancer-in-singapore>

² <https://myheart.org.sg/my-heart/heart-statistics/singapore-statistics>

Critical Illness Cover

You might think that it could never happen to you but, unfortunately, it could. Statistics prove that serious illness is not uncommon.

The good news is that with medical advances improving, more and more people worldwide are surviving critical illnesses.

- One in ten stroke patients in Singapore occur in people aged under 50.³
- 63 percent of stroke patients have some continuing disability at three months.⁴
- 1/3 of all cancers can be cured, if they are detected and treated early.⁵

So, statistically, there is evidence which confirms you are now more likely to survive a critical illness. But, could you survive financially, if you suffered a critical illness and were unable to work?

There are up to 175,000 heart attacks in the UK each year.⁶

Source:

³ <https://straitstimes.com/singapore/1-in-10-stroke-patients-here-aged-under-50>

⁴ <https://www.singhealth.com.sg/patient-care/patient-education/stroke>

⁵ <http://www.singaporecancersociety.org.sg/LearnAboutCancer/cancer-basics/cancer-myths-debunked.html>

⁶ <https://bupa.co.uk/health-information/heart-blood-circulation/heart-attack>



Critical Illness Cover *(cont.)*

If you were diagnosed with a critical illness, you'd most likely have to take a long time off work for treatment and recovery.

Without cover in place, this could have a disastrous effect on your finances, your stress levels and your lifestyle.

Global Term Critical Illness Cover can provide you with:

- A cash lump sum, if you are diagnosed with one of our defined critical illnesses.
- A prompt service and compassionate support from a dedicated team, if you need to claim.
- Financial peace of mind that you could survive financially, if you suffered a critical illness and were unable to work.

To view a full list of the critical illness conditions that are covered, please view our **Guide to Critical Illness and Disability Benefit**.

The absolute amount of mortality protection needs was \$1.547 bn which translated to an overall average protection need of 9x an individual annual salary.⁷

Source:

⁷ <https://lia.org.sg/media/1332/protection-gap-study-report-2017.pdf> (Page 2)

Why you can trust us

You can rest assured you will be dealing with a quality provider:

- Friends Provident International is a leading financial services provider. We will understand your needs, tailoring our service accordingly.
- To ensure we better meet your needs, we have adapted our offerings to our international customers.
- You will benefit from our experience in developing comprehensive, multiple award-winning products for the UK.

Next steps

Your financial adviser can provide you with:

01 Protection calculator

To help you decide how much cover you may need (calculating your protection needs).

02

Product summary

For more detailed information about Global Term.

03

Application form

If you would like to apply for cover.

Please speak to your independent financial adviser before making any investment decisions in order to meet your own personal financial needs.

Data privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy - please visit <https://www.fpinternational.sg/legal/privacy-and-cookies/> to view the full policy, or this can be provided on request.

Compensation

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 coverage, where applicable, please contact Friends Provident International or visit the GIA, LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Contact us



Call us on **+65 6320 1088**

Monday to Friday, between 9am and 5.30pm (GST).
We may record calls in order to improve our service.



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