



Take a critical look at your critical illness coverage!

Unexpected things happen when you least expect it.

And by this, we mean that critical illness doesn't wait to strike only those who are old and unhealthy. It can happen to the fittest, the healthiest and the ones with the best-laid plans to work hard up to retirement to provide for their family.

If your current insurance plans do not include coverage against critical illness or does not have sufficient coverage, ask yourself these questions: **If I'm diagnosed with critical illness, can I afford the care and treatment without draining my savings?**

Will I be able
to work ever
again in the
same
capacity?

Will I be able to take care of my
family despite my loss of income?

If I survived a critical illness,
would I want to **stay in the
same stressful job?**

Answering "no" to any one or more of the above questions means that it's time for you to critically consider having a critical illness plan.

Your health is wealth has never been truer.

More people are succumbing to
critical diseases these days.

Singapore

In 2015, Cancer was responsible
for approximately 30% of
deaths in Singapore.¹

**36 people are
newly diagnosed
every day.**²

Worldwide

In 2012, there were
14.1 million new cancer
cases and **8.2 million**
cancer deaths worldwide.³

**By 2030, it is expected to grow to 21.7 million new cancer
cases and 13 million cancer deaths.**³

Due to medical advances, survival rates are also on the rise. What this means is that while you have the chance to recover, it may either take a long time (and be expensive) or you may lose your ability to earn an income during or after your recovery period.

Apart from you, your dependants are the ones to suffer – having their lives interrupted with mounting bills and unpaid loans in addition to the anxiety of losing the one they love, who used to be their pillar of support.

Get critical illness coverage early.

With sufficient critical illness coverage, you can rest easy knowing that your loved ones will be financially taken care of while you're receiving the best treatment possible. All you need to do is focus on getting well.

Product benefits:

- Pays out a cash lump sum when you are diagnosed with a critical illness.
- Flexible to meet your changing needs. Allows you to add new types of cover, increase cover levels and cover term.*

How critical illness coverage can work for you.

Adam, aged 44, is a managing partner of a legal firm, married with two sons aged 7 and 8. As he is the sole breadwinner of the family, he buys a critical illness plan with a coverage of SGD \$2,000,000.

Three years later,
Adam is diagnosed with colon cancer and undergoes chemotherapy. His treatment amounts to **SGD \$80,000.**

**He gets
SGD \$20,000**

from his company insurance

and **SGD \$2,000,000**
from his **critical illness payout.**

After his initial treatment,
**Adam still has
SGD\$1,940,000**
from his payout.

He decides to relocate back to the UK to be closer to his extended family. His sons continue at their private school back in UK while his wife remains as homemaker, providing care to him and the family **without any money worries.**

Adam goes into complete remission within three years and then embarks on a second career running a bookshop and enjoys his retirement.

For illustration purpose only.

**Don't miss out on critical illness coverage!
Speak to your trusted financial adviser today!**

Source:

- ¹ https://www.moh.gov.sg/content/moh_web/home/statistics/Health_Facts_Singapore/Principal_Causes_of_Death.html
 - ² <https://www.singhealth.com.sg/TomorrowsMed/Article/Pages/Sharpriseinnumberdiagnosedwithcancer.aspx>
 - ³ <http://www.cancer.org/research/cancerfactsstatistics/global>
- * Subject to new underwriting and no guarantee of offer.

Important notes:

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. Buying health insurance products that are unsuitable may impact your ability to finance your future healthcare needs.

This is for general information purposes only and does not have regard to your specific financial situation and any of your particular needs. This is not a contract of insurance and is not intended as an offer of recommendation to purchase the plan.

You should refer to the relevant product summary and policy condition for more information.

You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable to you. Terms and Conditions apply.

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).

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