

Protection Plan Whole Life Insurance

Financial Security in Times of Adversity

Life is full of uncertainties and we cannot avoid unpleasant surprises. That is why an adequate insurance safety net is always good to limit the financial impact of painful life events. It ensures your loved ones are left with financial security.

Comprehensive Lifetime Cover

We provide you with comprehensive life insurance protection in the event of death. The full sum assured together with the accumulated bonuses¹ will be paid to help provide adequate financial security for your loved ones. In the event of Total and Permanent Disability before age 65, you will receive the sum assured and accumulated bonuses¹ in 5 annual payments.

Attractive Long Term Savings

You will receive a bonus¹ each year, based on the financial results of the Life Participating fund. The bonus¹ is added to the sum assured, which increases the return on your savings. Your bonuses¹ will be compounded each year, giving you attractive long-term returns.

Lifetime Retirement Income

Protection Plan can create a substantial cash value at retirement. At age 60, you can choose to convert your policy to an annuity by using the cash value as premium to buy the annuity plan. An extra bonus will be given for the conversion to an annuity¹. The annuity plan will give you a comfortable lifetime retirement income that increases with bonus¹ - a useful sum to complement your CPF and other retirement savings.

Flexible Payment Options

You can choose your desired time horizon for premium payment.

Premium Payment Option	Payment Term
Limited Premium	20 years or up to age 64 (last birthday)
Whole Life	Up to age 85

With the new Limited Premium payment option, you can enjoy lifetime protection by just paying for 20 years. Your life insurance protection and cash value continue to grow even after you have stopped paying your premiums. You can also opt for Whole Life payment option if you prefer to pay a lower premium over a longer period.

Extra Peace of Mind

You can add on low cost riders to cover most uncertainties like accident, hospitalisation and loss of income. You can also add on new riders as your needs change with each life stage. Your family can have peace of mind with better financial security.

IMPORTANT NOTES

¹ Bonus rates are not guaranteed and the benefits payable may vary according to the future experience of the Life Participating Fund.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. 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 may be less than the total premiums paid.

Information is correct as of 1 April 2010

Benefits at a glance

- Comprehensive coverage in the event of death
- Attractive long-term returns with yearly bonus¹
- Option to convert policy to annuity plan
- Flexible payment options
- Extra peace of mind with low cost riders

Get in touch

 **MEET**
your insurance adviser today

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our hotline at **6788 5515**

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