

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.

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