

Important Notes:

Age means the age at next birthday.

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This brochure is published for general information only. It does not have any regard to the specific financial or investment objectives, financial situation and the particular needs of any specific person who may read this document and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. You should seek advice from a financial adviser before deciding to purchase the policy. You are recommended to read the Product Summary, Policy Illustration and Policy Document for the exact terms and conditions, specific details and exclusions applicable to this insurance product that can be obtained from any of our product distributors; and seek advice from a financial adviser before deciding whether to purchase

the policy. If you choose not to seek advice, you should consider if the policy is suitable for you. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found 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 coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) 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 accurate as at 7 March 2024.

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Underwritten by:



**Essential critical secure
Complete care for critical
illness at an affordable cost**



Do you know the average Singaporean has a critical illness (CI) protection gap of 74%¹? With high medical inflation², the cost of medical treatments³ will become increasingly expensive over time. While hospitalisation plans may be able to cover part of the cost of medical bills, the cost of not being able to work remains.

The good news is, **Essential critical secure** offers affordable and comprehensive protection up to age 100 so that you can focus on recovery without worrying about expensive treatment costs or your daily living expenses.



Why Essential critical secure?

- Comprehensive coverage for a total of 104 CI conditions across early, intermediate and severe stages.
- First in the market to provide a monthly cash payout of up to 200%⁴ of the original sum insured⁵ upon a severe stage CI that provides you with continuous financial support.
- Secure peace of mind with our premium waiver benefit upon an early or intermediate stage CI claim.
- Support and empower your mental well-being with benefits for 7 mental health conditions.
- Affordable premiums at just S\$0.86 per day⁶, you can get S\$100,000 of CI Benefit + up to S\$200,000⁴ of Continuous Care Benefit.

¹ Life Insurance Association Protection Gap Study 2022.

² 7 Healthcare Cost Statistics in Singapore (2023). <https://smartwealth.sg/healthcare-cost-statistics-singapore>

³ 4 Reasons Why the Cost of Healthcare Is Rising in Singapore (2023). <https://smartwealth.sg/rising-healthcare-cost-singapore/>

⁴ Subject to a maximum of 2 claims. The total amount payable for the Continuous Care Benefit does not exceed 200% of the original sum insured per policy.

⁵ Original sum insured means the sum insured of the Essential critical secure policy before the reduction in sum insured due to prior claim(s) for CI Benefit and Severe Mental Health Benefit.

⁶ Premium is illustrated based on a female aged 1 year, non-smoker and a sum insured of S\$100,000 for a premium and policy term of up to age 70 on a yearly premium frequency.

⁷ CI Benefit consists of the Early and Intermediate Stage CI Benefit and the Severe Stage CI Benefit. The total amount payable for CI Benefit does not exceed 100% of the sum insured. Maximum aggregate amount of S\$2,000,000 per life insured for early, intermediate and severe stages of CI (including premiums to be waived under this policy), subject to a cap of S\$350,000 per life insured for early or intermediate stages of CI, for all policies and riders issued by us and other insurance companies on the same life insured.

⁸ Except for Angioplasty and Other Invasive Treatment for Coronary Artery. Less any claim(s) paid for Angioplasty and Other Invasive Treatment for Coronary Artery, Early and Intermediate Stage CI Benefit and Severe Mental Health Benefit.

⁹ Subject to a maximum of S\$25,000 per life insured.

What you can get

Comprehensive CI coverage for multiple stages

Get protection against 104 medical conditions across early, intermediate and major stages.

Lump sum payout for all stages of CI⁷

• Early and Intermediate Stage CI Benefit

50% of the sum insured will be accelerated and paid upon the diagnosis of a covered early or intermediate stage CI.

• Severe Stage CI Benefit

Receive 100%⁸ of the sum insured upon the diagnosis of a covered severe stage CI.

Continuous Care Benefit First in market

Additional monthly cash payout of 1% of the sum insured upon the diagnosis of any of the 36 covered severe stage CIs for up to 200%⁴ of the original sum insured.

Be assured to receive at least 5 years of Continuous Care Benefit once a successful claim is made, even if the policy ends or death happens.

Premium Waiver Benefit

Secure peace of mind with all future premiums waived upon the diagnosis of a covered early or intermediate stage CI.

Financial support for mental health

• Mild Mental Health Benefit

Payout of S\$180 for each psychiatrist consultation (up to 8 claims) upon the diagnosis of Mild Depression or Generalised Anxiety Disorder after the first policy year.

• Severe Mental Health Benefit

If the life insured is diagnosed with 1 of the 5 covered severe mental health conditions, 20% of the sum insured will be accelerated⁹ and paid in one lump sum.

Flexible coverage duration

Choose from a coverage term of up to age 70, 75, 80, 85, 90, 95 and 100, whichever best suits your needs.

Death benefit

A lump sum of S\$5,000 will be paid to your loved ones should the unforeseen happen.

How it works:

May, age 35, and a non-smoker, is looking for an affordable term life plan to supplement her existing critical illness coverage. She signs up for Essential critical secure with a sum insured of S\$100,000 and chooses a policy and premium term of up to age 85. She pays S\$1,634 premiums annually.

