

# i-Protect

*To love is to protect*



We can never be ready for an unforeseen event. As such, you should have adequate protection against any threats to your livelihood and your family's future. **i-Protect** is a term plan that gives you the maximum protection with an affordable premium. You may use **i-Protect** as your income replacement or a legacy for your loved ones in the event of Death and Terminal Illness.

## Key Benefits:



### Various policy terms for selection

You can choose to enjoy coverage from 11 to 40 years or until age 65, 75 or 85.



### Guaranteed renewal

You may also choose from 5 or 10-year policy term which will automatically be renewed<sup>1</sup> until age 85, regardless of your health condition.



### Convertibility option

As your insurance needs may change over the years, you may convert<sup>2</sup> your i-Protect plan to another of our life insurance plans without further medical underwriting.



### Enhance your coverage with optional riders

Enhance your disability and critical illness coverage and safeguard yourself against 161 covered conditions.

# Optional Riders for Comprehensive Coverage

Add extra layers of protection to i-Protect with the following optional riders:



## DisabilityCare Rider

Pays out a lump sum benefit<sup>3</sup> upon diagnosis of Total and Permanent Disability.



## AdvancedCare Rider

Pays out a lump sum benefit<sup>4</sup> upon diagnosis of any of the 55 covered advanced stage critical illnesses, such as major cancer, stroke, heart attack, kidney failure and more.



## EarlyCare Rider

Safeguard yourself against 149 conditions with EarlyCare Rider, which pays out a lump sum benefit<sup>4</sup> upon diagnosis of the covered critical illnesses at Early, Intermediate and Advanced stages. It also provides additional benefits for 12 Special Conditions<sup>5</sup>:

Special Conditions	
Breast Reconstructive Surgery following a Mastectomy	Osteoporosis
Chronic Adrenal Insufficiency	Pheochromocytoma
Chronic Relapsing Pancreatitis	Severe Crohn's Disease
Dengue Haemorrhagic Fever	Severe Rheumatoid Arthritis
Diabetic Complications	Severe Ulcerative Colitis
Hysterectomy due to Cancer	Wilson's Disease

## Scenario



David, who is 35 years old and is the sole breadwinner, wants to protect his family in case he were to be stricken with disability or critical illnesses.

Age  
35

Signs up policy term until age 85	Sum Assured
i-Protect	S\$1 million
DisabilityCare Rider	S\$500,000
EarlyCare Rider	S\$200,000
<b>Annual Premium : S\$3,958.40/year</b>	



Age  
50

Diagnosed with Diabetes (Special Condition) and receives S\$25,000 payout from EarlyCare Rider.

The sum assured remains intact.



Age  
55

Suffers from intermediate stage of Heart Attack and receives S\$200,000 from EarlyCare Rider. The rider terminates.

i-Protect's sum assured is reduced to S\$800,000.



Age  
60

His Heart Attack relapses and progresses to advanced stage which causes him to lose his ability to work.

He receives S\$500,000 payout from DisabilityCare Rider<sup>3</sup> and the rider terminates.

i-Protect's sum assured is reduced to S\$300,000.



Age  
70

David suffers another Heart Attack and passes on. i-Protect pays S\$300,000 death benefit and the policy terminates.

### Total Payout: S\$1,025,000

The riders' payout allows David to seek the treatment he needed the most and serves as income replacement during his treatment days. Upon David's passing, the payout from i-Protect leaves a legacy for his loved ones.

**Footnotes:**

- <sup>1</sup> The premium at each renewal will be determined based on the life insured's age next birthday at the time of renewal and will stay level and guaranteed throughout each renewed term. Upon renewal, the same terms and conditions which previously applied to the Basic Benefit will continue to apply.
- <sup>2</sup> It can be a full or partial conversion, as long as the following conditions are met:
  - (a) The life insured's age next birthday is 65 or below when this option is exercised;
  - (b) The remaining coverage term of this basic plan is at least 5 years when this option is exercised;
  - (c) The guaranteed death benefit under the new policy must not exceed the converted amount of the basic sum assured.
- <sup>3</sup> There is an overall Total and Permanent Disability (TPD) limit of S\$5,000,000 that is payable for TPD benefit per life inclusive of all other insurance taken up with China Taiping Insurance (Singapore) Pte. Ltd. ("CTPIS") and other insurers. The payout is upon meeting the Definitions of TPD as stated in the Product Summary, and Definitions of TPD may vary by age.
- <sup>4</sup> The maximum critical illness (CI) benefit payable on the same life under early and intermediate stage of the same CI is S\$350,000, inclusive of all insurance taken up with CTPIS. The maximum CI benefit payable on the same life under all stages is S\$3 million, inclusive of all insurance taken up with CTPIS and other insurers.
- <sup>5</sup> Each Special Condition is payable once per policy, subject to a maximum limit of S\$25,000 per life for each covered Special Condition, inclusive of all insurance taken with CTPIS. Special Benefit is calculated based on the original sum assured and payment of Special Benefit will not reduce the sum assured. A maximum of 5 claims are allowed.

All ages mentioned in this marketing material are based on age next birthday. All diagrams in this marketing material are not drawn to scale. The relevant figures are rounded numbers and for illustrative purposes only. Please refer to the respective Product Summaries for the list of terms and conditions.

**Important Notes:**

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. This marketing material is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs.

You should seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this plan is suitable for you. This marketing material is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out 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 the coverage, where applicable, please contact China Taiping Insurance (Singapore) Pte. Ltd. or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 1 July 2021.