

# i-Secure (II)

*Securing a lifetime of protection*



**i-Secure (II)** is specially designed to provide you with whole life coverage against Death, Terminal Illness (TI) and Total and Permanent Disability (TPD) while accumulating cash values and bonuses throughout the policy term. Moreover, it locks in an immediate high coverage of up to 4 times of your basic sum assured - giving you the utmost assurance when you need it.

## Key Benefits:



### Up to 4x coverage

With our Guaranteed Benefit (GB) feature, you have the choice to multiply your coverage by **2, 3 or 4 times** of your basic sum assured. You can also choose to secure your GB up to either age 71 or 86.



### Choice of premium payment terms

Choose your premium commitment for as short as 5 years or over 10, 15, 20 or 25 years.



### Extend<sup>1</sup> your GB for life

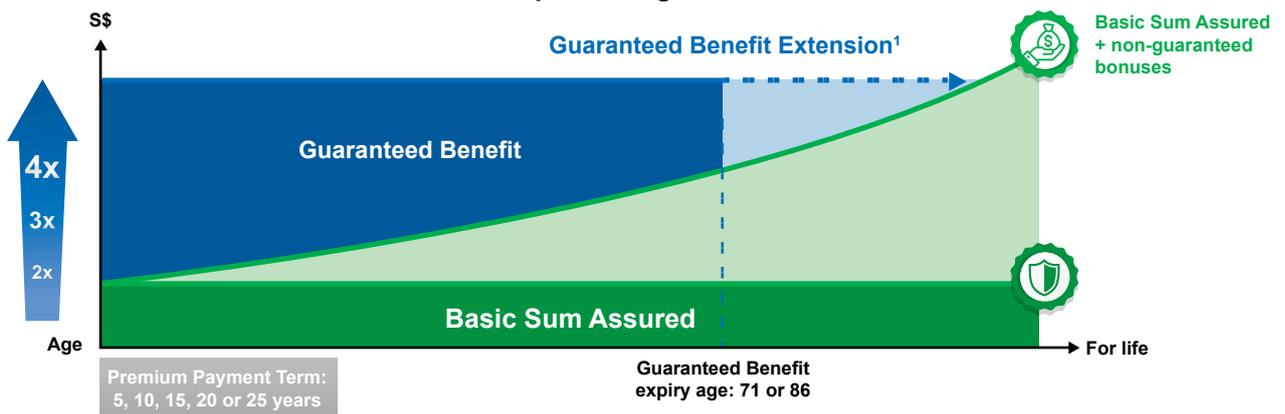
To ensure your GB continues for life, simply extend your GB with additional premiums or fund it with the policy cash value.



### Enhance your coverage with optional riders

Boost your critical illness (CI) coverage against 161 conditions.

**Benefit payout is the higher of Guaranteed Benefit or Basic Sum Assured plus non-guaranteed bonuses.**

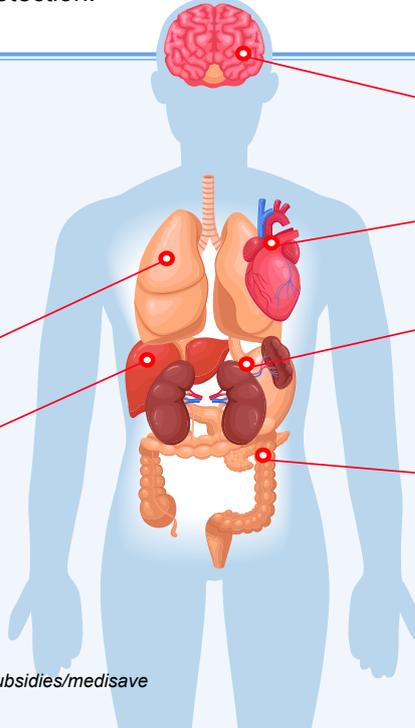


# Enhance your coverage for greater peace of mind

Singaporeans are increasingly mindful about their health and well-being. Thus, regular health checkups have become an annual routine. While it is fortunate if you detect illnesses early, you still need to be financially prepared to take care of the rising healthcare cost.

The treatment cost of some common major critical illnesses such as cancer, heart disease and stroke can be significant. You may be unable to continue to earn a steady income when critical illnesses strikes. Therefore, you should ensure that you have adequate protection.

## The most common critical illnesses & their estimated cost of treatment



<p><b>Lung or Breast Cancer</b> \$100,000 - \$200,000</p> <p><b>Liver Cancer</b> \$100,000 - \$200,000</p>	<p><b>Stroke</b> \$100,000 - \$150,000</p> <p><b>Heart Disease</b> \$100,000 - \$150,000</p> <p><b>Kidney Failure</b> \$3,000 - \$4,000 per month, \$36,000 - \$48,000 per year until death</p> <p><b>Colorectal Cancer</b> \$100,000 - \$200,000</p>
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**Sources:**  
[Singapore Cancer Society](http://Singapore Cancer Society)  
[www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies/medisave](http://www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies/medisave)  
[blog.moneysmart.sg/healthcare/heart-diseases-costs/](http://blog.moneysmart.sg/healthcare/heart-diseases-costs/)

According to the Life Insurance Association Protection Gap Study in 2017, Singaporeans are only covered for 20% of their critical illness needs.

To ensure you are financially secured, you can now close your critical illness protection gap with our exclusive whole life critical illness riders. These riders will follow your selected GB factor of 2, 3 or 4 times.

- **AdvancedCare Rider (II)** pays a lump sum benefit<sup>2</sup> upon diagnosis of any of the covered **55** advanced stage critical illnesses such as major cancers, stroke, liver/lung diseases, heart attack, coma and more.
- **EarlyCare Rider (II)** pays a lump sum benefit<sup>2</sup> upon diagnosis of the covered critical illnesses from Early, Intermediate to Advanced stages. It also provides additional benefits for **12** Juvenile Conditions and **12** Special Conditions.

These lump sum payouts will enable you to seek the best medical treatment and focus on your path to recovery.

Critical Illnesses	Number of conditions
Early Stage	42
Intermediate Stage	40
Advanced Stage	55
Additional Benefits	Number of conditions
Juvenile Conditions <sup>3</sup>	12
Special Conditions <sup>4</sup>	12



**Sources:**

<https://www.lia.org.sg/media/1334/press-release.pdf>

<https://www.straitstimes.com/business/banking/working-adults-have-inadequate-cover-if-critical-illness-strikes-says-study>

# Premium Waiver Riders to ensure your protection plan is intact



Should any misfortune happens to the payer and/or spouse, be assured that your policy will continue to take care of you and your loved ones while the premiums are funded by us.

If you are buying for	You can add-on these premium waiver riders	Premiums are waived in the event of	
		Death / TI / TPD	CI
Your child	Payer Rider <i>(covers you)</i>	✓	
	Enhanced Payer Rider <i>(covers you)</i>	✓	✓ <sup>5</sup>
	Early Payer Rider <i>(covers you)</i>	✓	✓ <sup>6</sup>
	Spouse Rider <i>(covers your spouse)</i>	✓	
	Enhanced Spouse Rider <i>(covers your spouse)</i>	✓	✓ <sup>5</sup>
	Early Spouse Rider <i>(covers your spouse)</i>	✓	✓ <sup>6</sup>
Your spouse	Payer Rider <i>(covers you)</i>	✓	
	Enhanced Payer Rider <i>(covers you)</i>	✓	✓ <sup>5</sup>
	Early Payer Rider <i>(covers you)</i>	✓	✓ <sup>6</sup>
Yourself	Enhanced Waiver Rider <i>(covers you)</i>		✓ <sup>5</sup>
	Early Waiver Rider <i>(covers you)</i>		✓ <sup>6</sup>

## Scenario 1



Kenny, aged 35, would like to create a gift for love for his son, Ivan, aged 1. He takes up i-Secure (II) and EarlyCare Rider (II) with a premium payment term of 10 years and chooses a GB factor of 4x till Ivan's age 71. To ensure a peace of mind that this gift remains intact should an unfortunate event happens to him or his spouse, Kenny adds on the Enhanced Payer Rider and Enhanced Spouse Rider.

	Sum Assured (SA)	Guaranteed Benefit (GB)
i-Secure (II) (Basic plan)	S\$75,000	S\$300,000
EarlyCare Rider (II) (EC Rider)	S\$75,000	S\$300,000



Age of Ivan	Events	Conditions	Payout	Remaining SA and GB
2	Kenny (at age 36) diagnosed with Major Cancer	Advanced Stage	The Enhanced Payer Rider will waive off all future premiums for the policy.	Payouts do not reduce the SA and GB.
3	Ivan is diagnosed with Kawasaki Disease	Juvenile Condition <sup>3</sup> (20% of EC SA)	S\$15,000	
45	Ivan is diagnosed with Diabetic Complications	Special Condition <sup>4</sup> (20% of EC SA)	S\$15,000	
62	Ivan is diagnosed with Alzheimer's Disease	Early Stage <sup>2</sup> (100% of EC GB)	S\$300,000*	i-Secure (II) terminates.



**Total Payout: S\$330,000**

\*Assumes GB is higher than the prevailing SA + non-guaranteed bonuses.

## Scenario 2



Lina, aged 30, is concerned about the rising healthcare costs and she wants to be financially prepared. She then takes up i-Secure (II) and EarlyCare Rider (II) with a premium payment term of 25 years and chooses a GB factor of 4x till age 86.

	Sum Assured (SA)	Guaranteed Benefit (GB)
i-Secure (II) (Basic plan)	S\$150,000	S\$600,000
EarlyCare Rider (II) (EC Rider)	S\$100,000	S\$400,000

**4x** →

Age of Lina	Events	Conditions	Payout	Remaining SA and GB
45	Breast Cancer with Mastectomy	Intermediate Stage <sup>2</sup> (100% of EC GB)	<b>S\$350,000*</b>	Basic SA : S\$62,500 Basic GB : S\$250,000
	Breast Reconstructive Surgery following a Mastectomy	Special Condition <sup>4</sup> (20% of EC SA)	<b>S\$20,000</b>	EC SA : S\$12,500 EC GB : S\$50,000
47	Progresses to Stage 4 Breast Cancer	Advanced Stage <sup>2</sup> (100% of EC GB)	<b>S\$50,000*</b>	Basic SA : S\$50,000 Basic GB : S\$200,000 EC Rider terminates.
86	Chooses to extend her Guaranteed Benefit for life.			
88	Passes away		<b>S\$200,000*</b>	i-Secure (II) terminates.

**Total Payout: S\$620,000**

\*Assumes GB is higher than the prevailing SA + non-guaranteed bonuses.

**Footnotes:**

- <sup>1</sup> The Basic Guaranteed Benefit Extender only applies to the death benefit and terminal illness benefit under the basic plan. The Basic Guaranteed Benefit Extender is automatically included together with the basic plan and you may choose to terminate at anytime.
- <sup>2</sup> The maximum critical illness benefit payable on the same life under:  
(a) early and intermediate stage of the same critical illness is S\$350,000; and  
(b) under all stages is S\$3 million,  
inclusive of all insurance taken with China Taiping Insurance (Singapore) Pte. Ltd. ("CTPIS").
- <sup>3</sup> Each Juvenile Condition, provided up to age 19, is payable once per policy, subject to a maximum limit of S\$25,000 per life for each covered Juvenile Condition, inclusive of all insurance taken with CTPIS. Juvenile Benefit is calculated based on the original sum assured and payment of Juvenile Benefit will not reduce the sum assured. A maximum of 5 claims per policy are allowed.
- <sup>4</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 per policy are allowed.
- <sup>5</sup> Refers to advanced stage critical illness.
- <sup>6</sup> Refers to early, intermediate and advanced stage critical illness.

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.