



Singlife Essential Critical Illness II

Be protected with a critical illness plan that gives you assurance
whether you're in the pink of health or living with an existing condition.



Protection that meets you where you are, in health and beyond.

Safeguard your finances from the cost of severe health conditions and critical illnesses with **Singlife Essential Critical Illness II**.

Whether you're healthy and seeking an affordable critical illness plan, managing conditions like Type 2 diabetes or high blood pressure, or simply looking to boost your coverage, this plan goes the distance with you.

Stay one step ahead and put your health and loved ones first.



BENEFITS AND FEATURES

Singlife Essential Critical Illness II is a multi-protection plan covering a comprehensive range of critical illnesses, total and permanent disability, terminal illnesses and death.



Coverage even with pre-existing conditions

We understand that protection is especially crucial when living with a health condition. That's why we'll cover you, **even if you have certain pre-existing illnesses**, like Type 2 Diabetes, Pre-diabetes and/or high blood pressure, high cholesterol or high Body Mass Index.



Hassle-free application

With **just 6 questions to answer and no medical check-up needed¹**, getting coverage is a breeze.



Transparent payment terms

No guesswork, no surprises.

Your **premiums will be customised based on your existing health conditions²** so you'll **know exactly what you have to pay for coverage right away³**.



Lump-sum payout

Receive a lump-sum payout upon diagnosis of a covered **Critical Illness, Total and Permanent Disability, Terminal Illness or death⁴**, so you and your loved ones can manage financially.



Extra protection for diabetes-related conditions

Get **an additional lump-sum payout of 20% of the Sum Assured⁵** for any of the 4 covered diabetic conditions⁶.



Lump-sum payout for heart procedures

Every extra bit of support counts when it comes to your health. We'll give you **an advanced lump-sum payout that's 10% of your Sum Assured** (up to S\$25,000) should you need to undergo Angioplasty & Other Invasive Treatments For Coronary Artery⁷.



Bonus for staying healthy

No claims? You'll **get back 20% of your total premiums paid at the end of the policy term⁸**, just for taking care of your health.



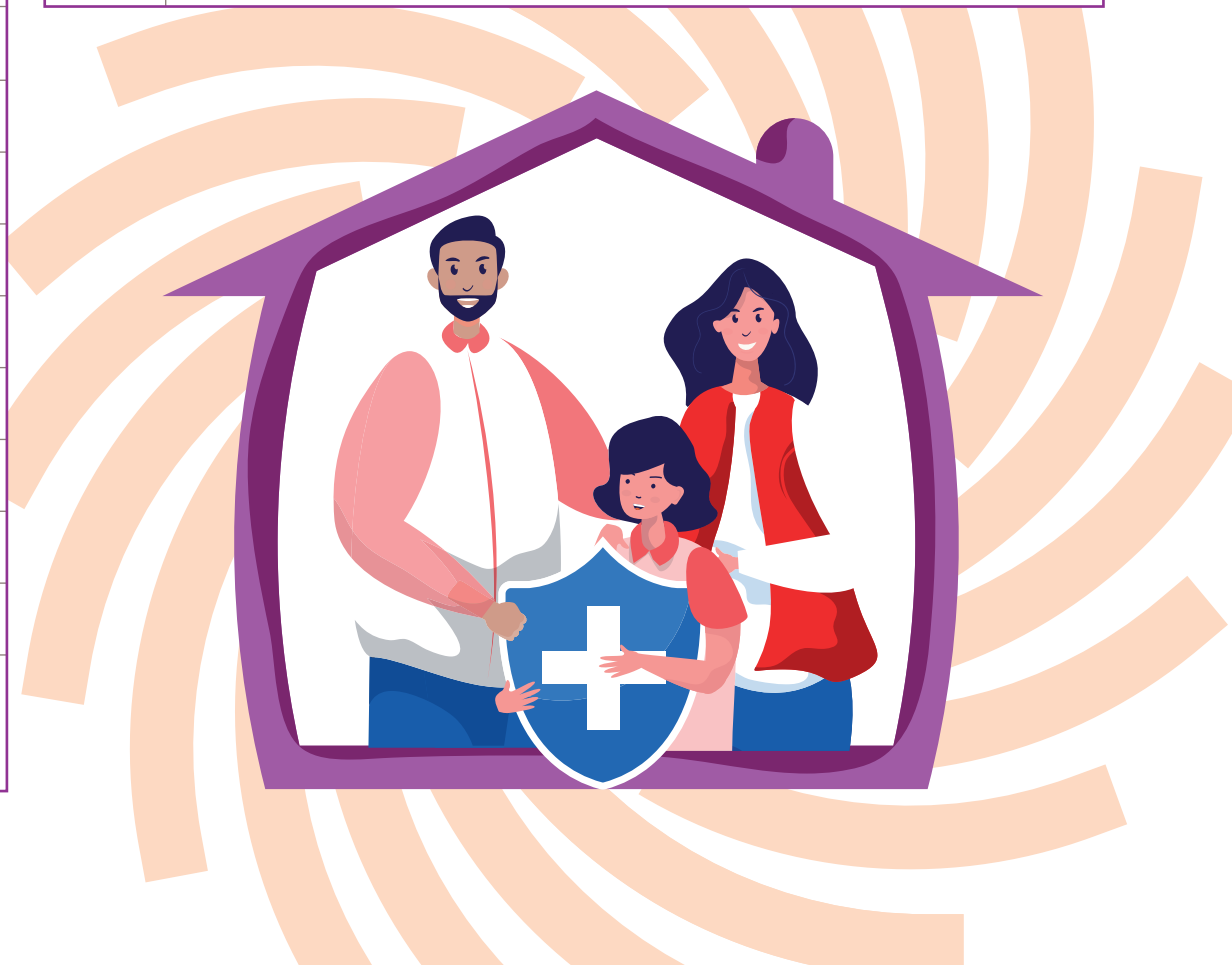
Flexible coverage term

Want coverage for 15 years or up to age 85? Or, how about something in between? We'll protect you for the **policy term you choose**.

Comprehensive protection for critical and diabetes-related conditions

14 Critical Illnesses	
1	Major Cancer
2	Heart Attack of Specified Severity
3	Stroke with Permanent Neurological Deficit
4	Blindness (Irreversible Loss of Sight)
5	Coronary Artery By-pass Surgery
6	End Stage Kidney Failure
7	Other Serious Coronary Artery Disease
8	End Stage Lung Disease
9	Irreversible Loss of Speech
10	Major Burns
11	Deafness (Irreversible Loss of Hearing)
12	Major Head Trauma
13	Severe Bacterial Meningitis
14	Angioplasty & Other Invasive Treatment for Coronary Artery ⁷

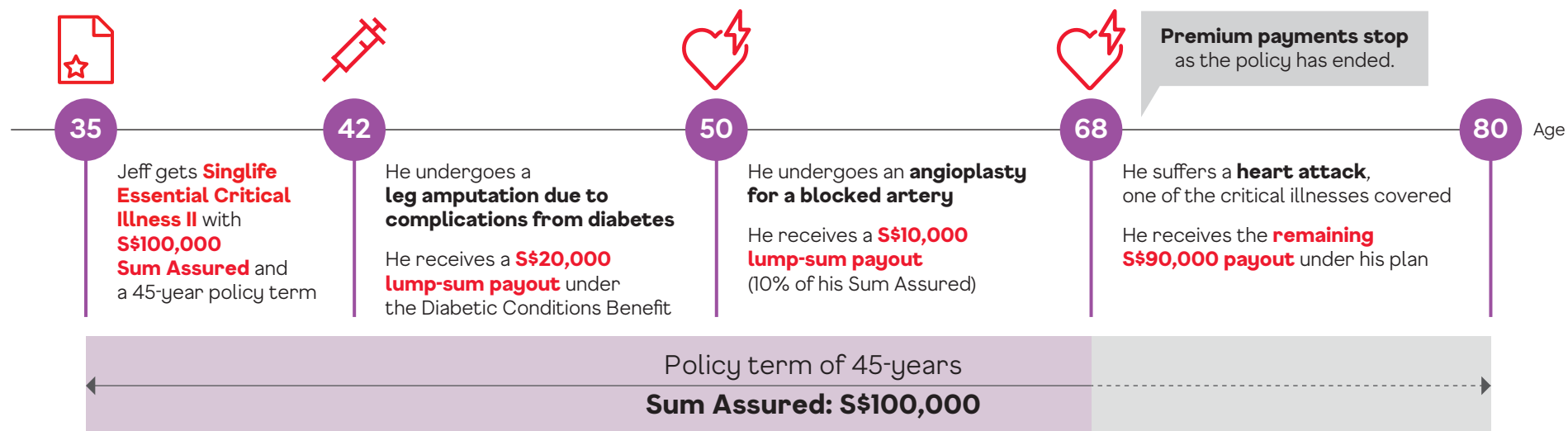
4 Diabetic Conditions ⁶	
1	Coma due to Hyperosmolar Hyperglycemic State (HHS)
2	Limb Amputation due to Diabetic Complications
3	Diabetic Nephropathy
4	Diabetic Ketoacidosis







How Singlife Essential Critical Illness II supports individuals with pre-existing conditions

Jeff is a 35-year-old father of young twins. He's been living with Type 2 Diabetes for five years and wants to ensure his family is financially protected⁹. He gets Singlife Essential Critical Illness II with a Sum Assured of S\$100,000, choosing a 45-year policy term. His monthly premium is S\$120.30.



Breakdown of benefits Jeff received:	
 Diabetic Conditions Benefit	 Critical Illness Benefit
S\$20,000	For angioplasty ⁷ : S\$10,000 For heart attack: S\$90,000
Total: S\$120,000	



How Singlife Essential Critical Illness II rewards healthy individuals

Vanessa is a 25-year-old business analyst manager and a non-smoker in the pink of health, with no pre-existing health conditions. She buys Singlife Essential Critical Illness II with a cover of S\$150,000 and a policy term of 45-years. She pays a monthly premium of S\$31.55.

Here's how the plan rewards her for not making any claims at the end of her policy term.



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Vanessa buys **Singlife Essential Critical Illness II** with **S\$150,000 coverage and 45-year policy term**



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Receives **No Claim Reward of S\$3,407**
(equivalent to 20% of her total premiums paid)

Policy ends
without any claims made

Age

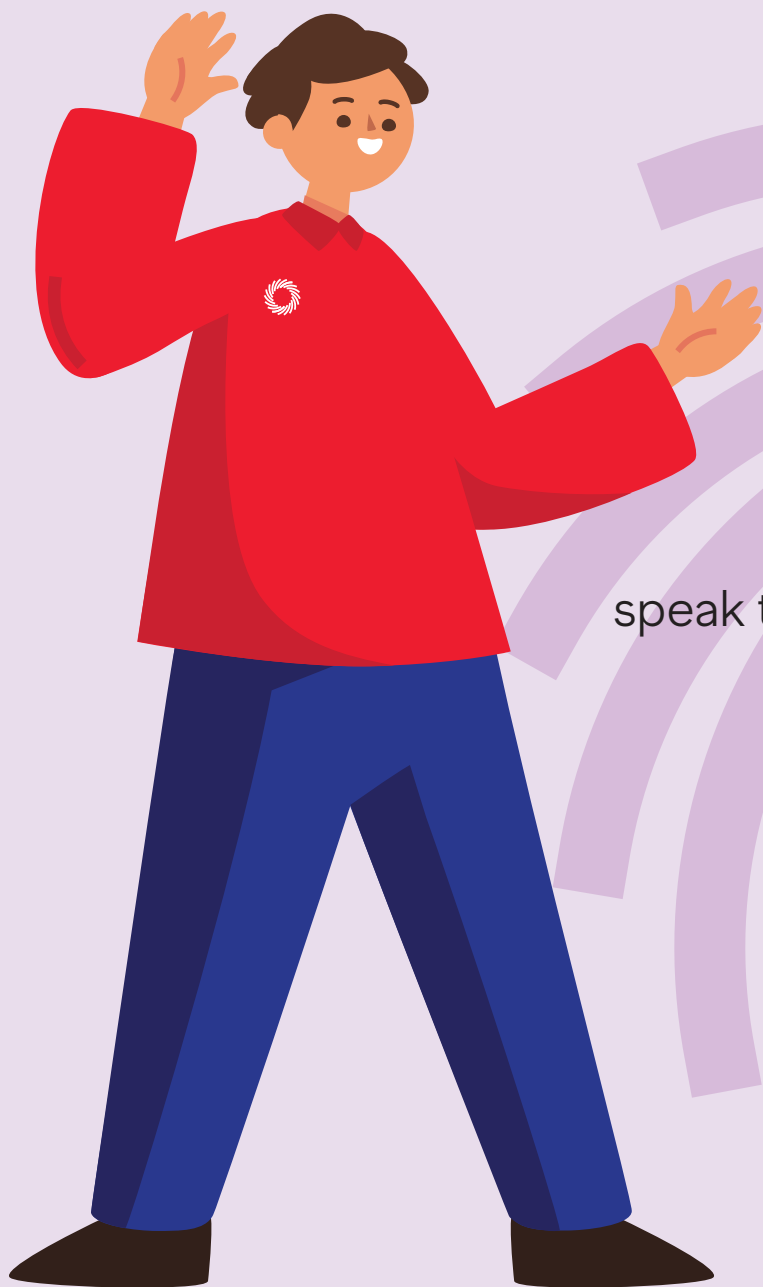
Pays a **monthly premium of S\$31.55** for a policy term of 45-years

Sum Assured: S\$150,000

Total Premiums Paid: S\$17,037



No Claim Reward: S\$3,407



To sign up for
Singlife Essential Critical Illness II,
speak to your Financial Adviser Representative today!

Visit **singlife.com/essential-ci-ii**
to find out more.

All ages mentioned refer to age next birthday.

Important Notes

1. A medical examination is not required if your responses to the 6 health questions during application indicate that no further medical underwriting is required.
2. Existing health conditions refer to Type 2 Diabetes, Pre-diabetes and/or the 3 Highs (high blood pressure, high cholesterol and high Body Mass Index).
3. Provided your application does not require further medical underwriting.
4. Upon death of the Life Assured and if there is no prior claim, Singapore Life Ltd. will pay either:
 - (a) 100% of the Sum Assured; or
 - (b) total premiums paid; whichever is higher.

If there is any prior claim(s) on the benefits, Singapore Life Ltd. will pay either: (a) 100% of the Sum Assured less any claim(s) paid on the benefits (other than claim(s) paid on Diabetic Conditions Benefit); or (b) total premiums paid less any claim(s) paid on the benefits; whichever is higher.

Critical Illness Benefit, Total and Permanent Disability Benefit and Terminal Illness Benefit are early payouts of the Death Benefit. Please refer to the Product Summary for details.

5. If the Life Assured suffers from any of the covered Diabetic Conditions, Singapore Life Ltd. will pay an additional 20% of the Death Benefit Sum Assured, up to S\$25,000 per condition per life. If Singapore Life Ltd. has paid part of the Death Benefit as an early payout in a previous claim, the Diabetic Conditions Benefit will be payable based on the prevailing Death Benefit Sum Assured. This benefit ceases once the additional 20% of the Death Benefit Sum Assured is fully paid out under this benefit or when the policy terminates, whichever is earlier. Only one claim can be made on the same Diabetic Condition. Any claim made on the Diabetic Conditions Benefit will not reduce the Sum Assured of the other benefits. Please refer to the Product Summary for details.
6. Diabetic Conditions covered:
 - (a) Coma due to Hyperosmolar Hyperglycemic State (HHS): A serious acute complication of diabetes characterised by severe hyperglycemia with no ketoacidosis.
 - (b) Limb Amputation due to Diabetic Complications: The actual undergoing of amputation of a leg / foot at ankle or above / arm / hand at wrist or above to treat gangrene that has occurred because of a complication of diabetes.
 - (c) Diabetic Nephropathy: A definite diagnosis of diabetic nephropathy by a Specialist and is evident by eGFR less than 30 ml/min/1.73 m² with ongoing proteinuria greater than 300mg/24 hours.
 - (d) Diabetic Ketoacidosis: A serious acute complication of diabetes characterised by ketoacidosis (high levels of blood acids called ketones) and hyperglycemia.Please refer to the Product Summary for the detailed definitions of the Diabetic Conditions.
7. If the Life Assured undergoes Angioplasty & Other Invasive Treatment For Coronary Artery, Singapore Life Ltd. will pay 10% of the Sum Assured (subject to the maximum claimable limit of S\$25,000) and reduce the Sum Assured by the same amount. Singapore Life Ltd. will only pay once for Angioplasty & Other Invasive Treatment For Coronary Artery and this benefit is an early payout of the Death Benefit. All benefits for the Life Assured will continue to be payable based on the prevailing Sum Assured after Singapore Life Ltd. makes the payment for Angioplasty & Other Invasive Treatment For Coronary Artery. Please refer to the Product Summary for details.
8. Total premiums paid includes loadings (if any).
9. Illustration is based on a male, non-smoker, 35 Age Next Birthday, who bought a Sum Assured of S\$100,000 for policy term of 45 years. He is diagnosed with Type 2 Diabetes and his latest Haemoglobin A1c (HbA1c) reading within the last 12 months as provided by a doctor is 7.5%.

This policy is underwritten by Singapore Life Ltd.

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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. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at August 2025. COMP/2025/08/MKT/464.

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