



UP TO  
**300%**  
payout for  
**Recurrent  
Critical  
Illness!**

## Singlife Multipay Critical Illness II

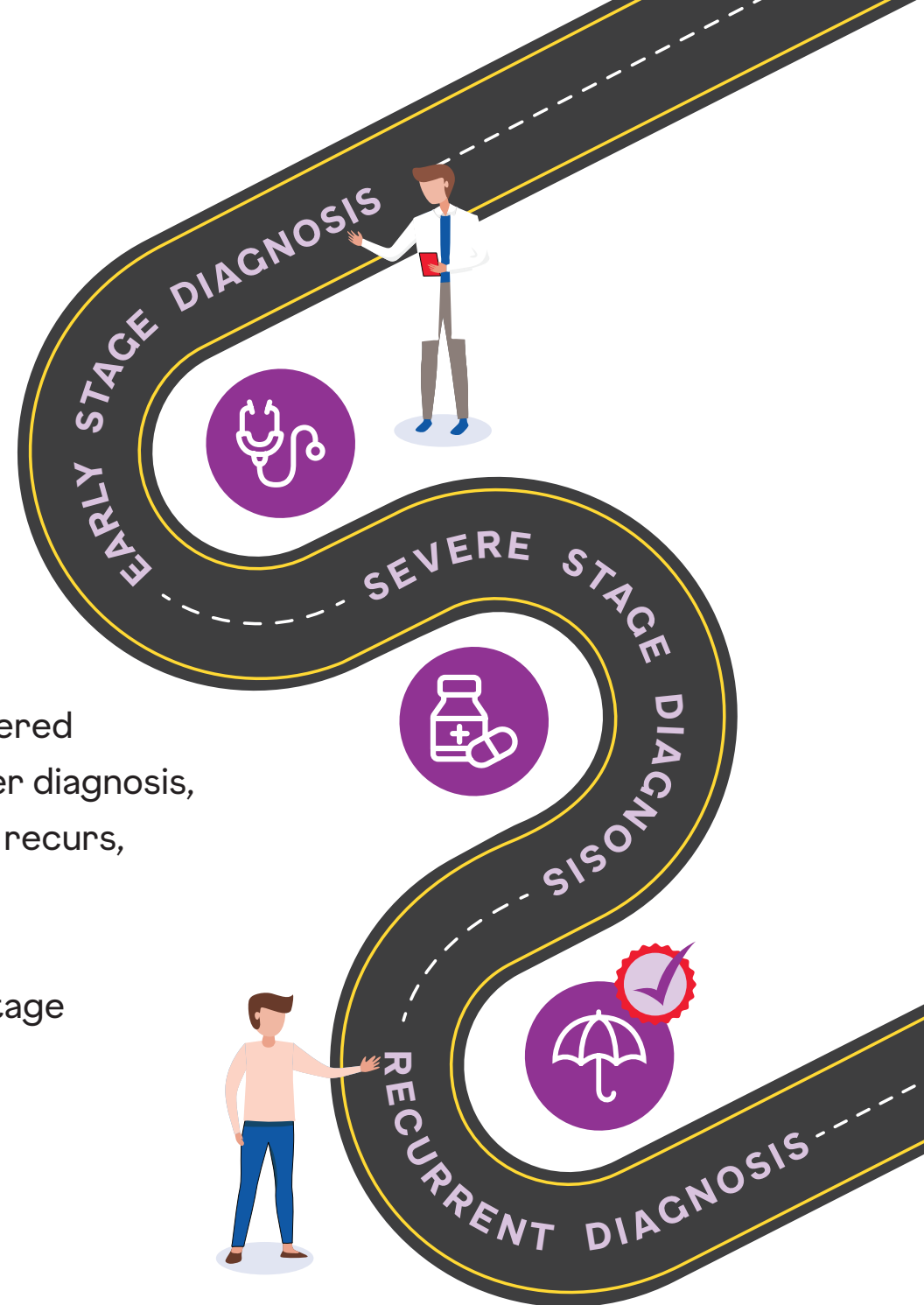
Stay resilient through **different stages of illness** with a critical illness plan that provides **multiple payouts**, so you're supported at every unexpected turn.



# Rise above health challenges, even if they return

With **Singlife Multipay Critical Illness II**, your protection doesn't stop at one diagnosis. Be it early, intermediate or severe stage, you're covered across **135 conditions** with continued protection after diagnosis, backed by **multiple payouts**. Even if a critical illness recurs, you'll keep receiving support.

And with **premiums waived** upon your first severe stage diagnosis covered under the Critical Illness Benefit, you can focus fully on recovery, not costs.



## BENEFITS AND FEATURES

Built to support you through every stage of illness, **Singlife Multipay Critical Illness II** gives you flexible, lasting protection. Whether it's a new diagnosis or recurrence, this plan keeps you financially protected, again and again.



### Multiple payouts and more

Get up to **900% of your sum assured with multiple payouts** across different critical illnesses.

A **premium waiver** from your first severe stage diagnosis means you can focus on recovery, not premium payments, while staying protected.



### Extensive coverage across different stages

Get protection for **135 conditions across early, intermediate and severe stages** of critical illnesses<sup>2</sup>, so you're supported at every step of your health journey.



### Protection against recurring critical illness

Payout of **150% of your sum assured** upon diagnosis of any of the 6 specified severe stage critical illnesses or 6 recurrent critical illness covered, per eligible claim – up to 2 claims and **300% of your sum assured** under the Recurrent Illness Benefit<sup>1</sup>.



### Boost your financial support right from the first severe stage diagnosis

With the **Advance Care Option**, you can convert your **Recurrent Critical Illness Benefit into an extra payout**<sup>3</sup>, if your first severe stage critical illness diagnosis is for one of the 6 specified conditions. This gives you more financial flexibility, when it matters most.



### Extra cushioning for special conditions

Get an **additional 20% of your sum assured** (up to S\$25,000) per life for any of the following:

- Surgical removal of a borderline malignant tumour or benign tumour (with suspected malignancy)<sup>4</sup>;
- Intensive Care Unit (ICU) stay of four days or more in one hospital admission<sup>5</sup>;
- Diagnosis of one of the 34 covered conditions under the Special Benefit<sup>6</sup> (payout is per condition).

These benefits are paid **on top of your main critical illness coverage**, giving you added financial support in difficult moments.



### Payout upon death

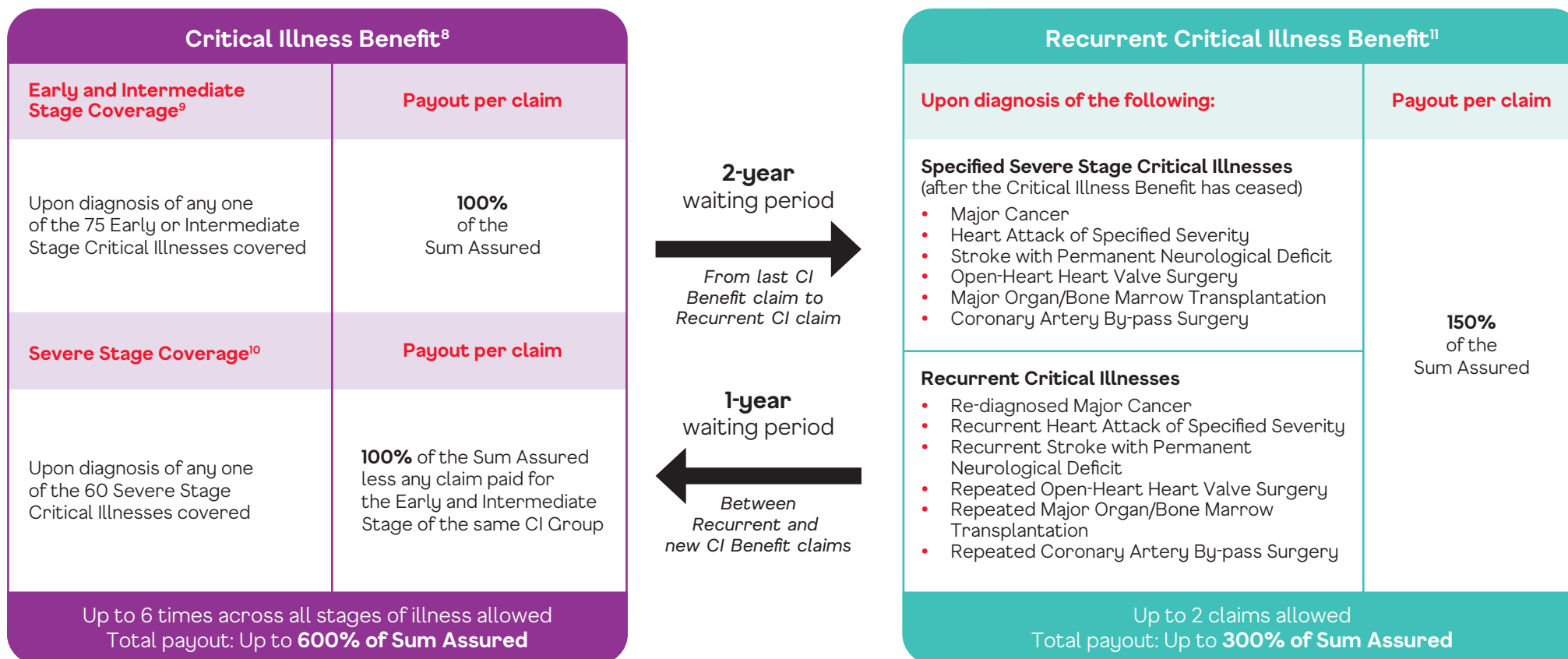
Protect your loved ones from financial stress. If you die during the coverage period, a **lump-sum payout of S\$5,000** will be made to help with medical bills or funeral expenses.



### Flexible coverage duration and currency

You have a choice of coverage term from 10 years up to age 99 (in one-year intervals), and SGD, USD, GBP, EUR, AUD or HKD<sup>7</sup>.

# How Singlife Multipay Critical Illness II protects you



**Upon diagnosis of first Severe Stage Critical Illness:**  
**Premiums waived + Eligible to exercise Advance Care Option**

**Maximum total payout: 900% of the Sum Assured**

**Please take note of the following waiting periods:**

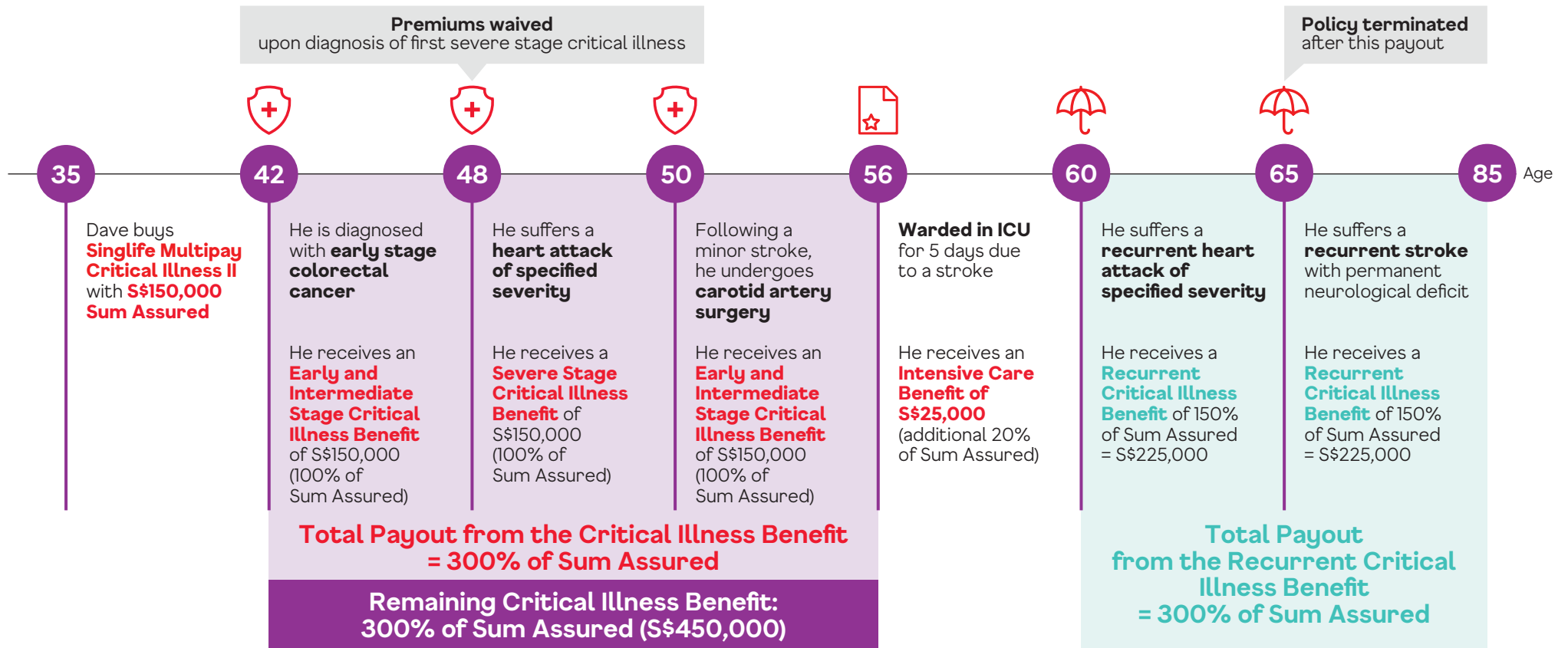
- Under Critical Illness (CI) Benefit, there is no waiting period from an Early and Intermediate Stage CI Benefit claim to a Severe Stage CI Benefit claim. There is a one-year waiting period:
  - Between two Early and Intermediate Stage CI Benefit claims;
  - Between two Severe Stage CI Benefit claims; and
  - From a Severe Stage CI Benefit claim to an Early and Intermediate Stage CI Benefit claim.
- Under the Recurrent Critical Illness Benefit, there is a two-year waiting period between two Recurrent Critical Illness Benefit claims.

For more details on the benefits, waiting periods and the complete list of early, intermediate and severe stage critical illnesses covered in this plan, please refer to the Product Summary.






## Here's how Singlife Multipay Critical Illness II works

Dave, aged 35, is a lecturer, a non-smoker and new father to twins. With a young family to care for, he wants the assurance of a strong financial safety net should he be diagnosed with a critical illness. To stay protected across life's uncertainties, he buys Singlife Multipay Critical Illness II with a sum assured of S\$150,000 and a coverage period of 50 years. His annual premium is S\$3,301.75\*.

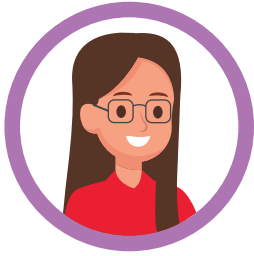


### Breakdown of benefits Dave received:

 Critical Illness Benefit	 Intensive Care Benefit	 Recurrent Critical Illness Benefit
S\$450,000	S\$25,000	S\$450,000
<b>Total: S\$925,000 (600% of Sum Assured + Intensive Care Benefit)</b>		

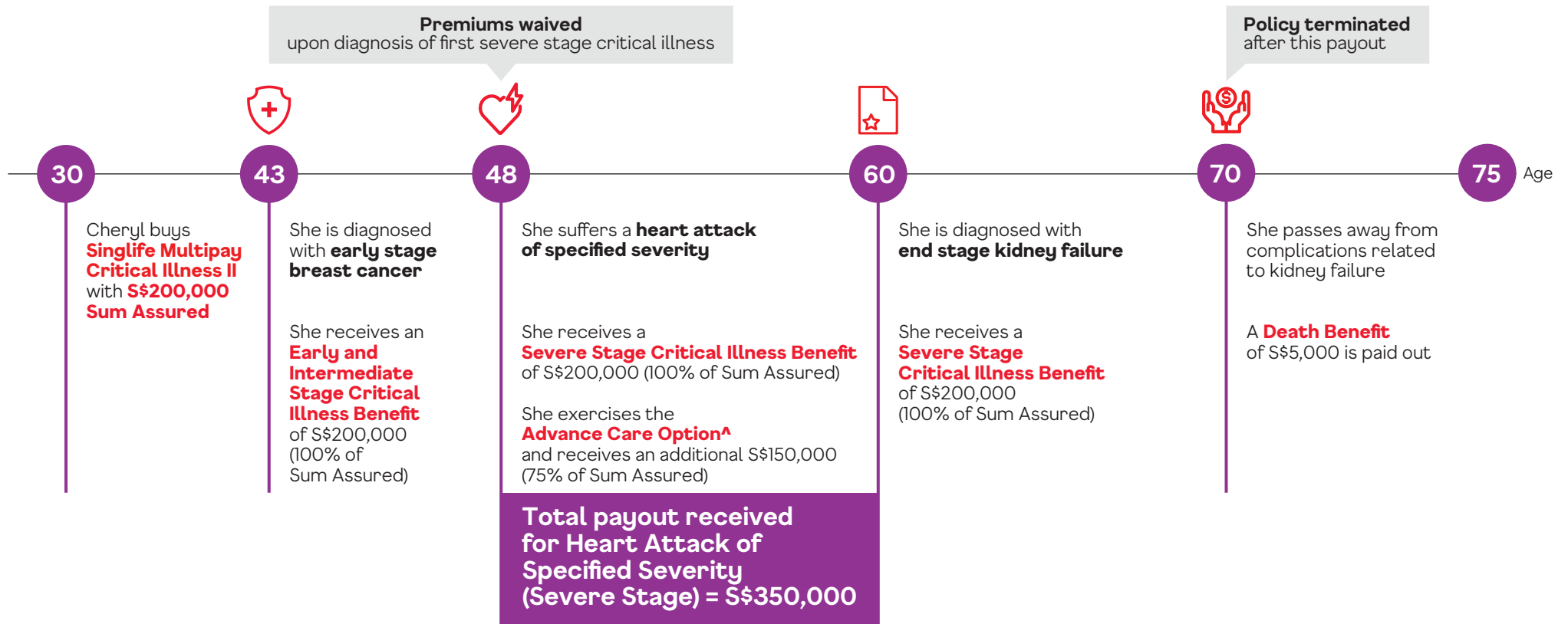
\*Premium of S\$3,301.75 is inclusive of the prevailing 10% perpetual premium discount.








## Here's how the plan works when the Advance Care Option is exercised

Cheryl, aged 30, is a manufacturing professional, non-smoker and recently engaged. As she saves for a new home with her fiancé, Cheryl also wants financial assurance in the event of critical illness. To safeguard her future plans and savings from unexpected health costs, she buys a Singlife Multipay Critical Illness II with a sum assured of S\$200,000 and a coverage period of 45 years. Her annual premium is S\$2,447.20\*.



### Breakdown of benefits Cheryl received:

 Critical Illness Benefit	 Advance Care Option	 Death Benefit
S\$600,000	S\$150,000	S\$5,000
<b>Total: S\$755,000 (375% of Sum Assured + Death Benefit)</b>		

<sup>^</sup>The Recurrent Critical Illness Benefit is terminated once the Advance Care Option is exercised.

\*Premium of S\$2,447.20 is inclusive of the prevailing 10% perpetual premium discount.



To find out more about  
**Singlife Multipay Critical Illness II**,  
speak to your trusted  
Financial Adviser Representative today.

Visit **[singlife.com/multipay-ci-ii](https://singlife.com/multipay-ci-ii)**  
to find out more.

All ages mentioned refer to age next birthday.

### Important Notes

1. Recurrent Critical Illness Benefit pays 150% of the Sum Assured per eligible claim, up to two claims (maximum total 300% of the Sum Assured). It covers six specified severe stage conditions and their recurrences, with only one claim payable per diagnosis. This benefit applies if the Life Assured is diagnosed with:
  - (i) any one of the specified Severe Stage Critical Illnesses covered under this benefit, provided the Critical Illness Benefit has ceased; or
  - (ii) any one of the Recurrent Critical Illnesses covered under this benefit.The benefit will cease once 300% of the Sum Assured is fully paid out, or when the Advance Care Option is successfully exercised under the Policy, whichever is earlier. Waiting periods and a survival period apply. Please refer to the Product Summary for full details of the benefit terms and conditions.
2. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan..
3. You may exercise the Advance Care Option if the Life Assured is diagnosed with any one of the eligible Severe Stage Critical Illnesses specified under this option for the first time. If this option is successfully exercised, an additional 75% of the Sum Assured will be payable in one lump sum; and the Recurrent Critical Illness Benefit shall cease. Survival period is applicable to this option. Please refer to the Product Summary for more details on the terms and conditions for the Advance Care Option.
4. Only one claim is allowed under this benefit. An additional 20% of Sum Assured will be payable subject to a cap of S\$25,000 (or equivalent currency) per life. Per life refers to the maximum amount payable to an insured individual, taking into account the policy and all other policies that insure the same individual. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions including the definitions of Benign Tumour (suspected malignancy) requiring surgical excision and Borderline Malignant Tumour.
5. Only one claim is allowed under this benefit. An additional 20% of Sum Assured will be payable subject to a cap of S\$25,000 (or equivalent currency) per life. Per life refers to the maximum amount payable to an insured individual, taking into account the policy and all other policies that insure the same individual. The Intensive Care Unit (ICU) stay of 4 days or more (due to illness or accident) must be in one hospital admission in Singapore and must be confirmed as Necessary Medical Treatment. A stay in ICU will not be considered as Necessary Medical Treatment if the Life Assured can be safely and adequately treated in any other facility. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 years old, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
6. If the Life Assured is diagnosed with any one of the 34 conditions covered, an additional 20% of the Sum Assured will be payable, capped at S\$25,000 (or equivalent currency) per life per condition. Only one claim is payable for each condition and a maximum of six claims is allowed under this benefit. This benefit shall cease on the date on which the sixth claim is made, on the Policy Anniversary in which the Life Assured is 18 or 85 years old (based on covered conditions), or upon the expiry of the Policy, whichever is earliest. Waiting period (for specific conditions) and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
7. If your coverage amount is not in Singapore dollars, any benefit limit stated in Singapore dollars will be converted to the equivalent amount in your chosen currency, based on our currency conversion rate.
8. Critical Illness Benefit provides coverage for Early, Intermediate and Severe Stage Critical Illness. Upon the diagnosis of the first Severe Stage Critical Illness under the Critical Illness Benefit, all future premiums for the Policy will be waived. The total amount payable under Critical Illness Benefit shall not exceed 600% of the Sum Assured. This benefit shall cease once 600% of the Sum Assured is fully paid out
9. If the Life Assured is diagnosed with any one of the Early or Intermediate Stage Critical Illnesses covered, 100% of the Sum Assured will be payable in one lump sum. Only one claim is allowed for the Early and Intermediate Stage of each CI Group covered. The payout of this benefit is subject to the total amount payable under Critical Illness Benefit. This benefit shall cease once the Critical Illness Benefit is terminated. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.
10. If the Life Assured is diagnosed with any one of the Severe Stage Critical Illnesses covered, 100% of the Sum Assured will be paid out in one lump sum. Only one claim is allowed for the Severe Stage of each CI Group covered. The total amount payable for Early, Intermediate or Severe Stage of each Critical Illness group covered must not be more than 100% of the Sum Assured in one lump sum. The payout of this benefit is subjected to the total amount payable under Critical Illness Benefit. This benefit shall cease once the Critical Illness Benefit is terminated. Waiting periods and survival period are applicable to this benefit. Please refer to the Product Summary for more details on the benefit terms and conditions.



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Information is accurate as at August 2025. COMP/2025/08/MKT/500.

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