

i-CompleteCare

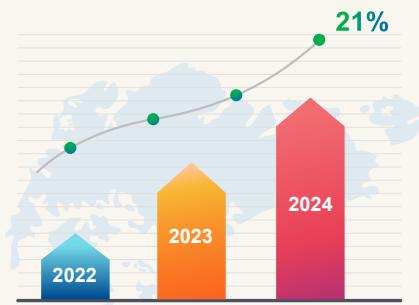
One Holistic Solution For Complete Peace Of Mind



With rising health risks and medical inflation, financial security is more important than ever. **i-CompleteCare** empowers you with lifelong assurance through every twist and turn of life. This limited-pay, whole life insurance plan provides comprehensive 360° protection, covering **death, terminal illness, disability and early, intermediate and advanced stage Critical Illnesses (CI)**, as well as a **longevity benefit at age 99**. **i-CompleteCare** is designed to provide you and your loved ones with the financial security you deserve.

DID YOU KNOW?

According to LIA Singapore, claims for death, Total & Permanent Disability (TPD) and CI rose from **S\$1.6 billion to S\$1.94 billion** between 2022 and 2024, underscoring the mounting financial impact of serious illnesses. Particularly CI, which remains significantly underinsured, with a **74% coverage gap**.



Approximately **1 in 4** Singaporeans are expected to be diagnosed with cancer in their lifetime. On average, 46 new cancer cases and 16 cancer-related deaths are recorded each day.

Sources:

1. https://www.healthxchange.sg/sites/hexassets/Assets/cancer/scr-ar-2022_web-report.pdf
2. https://www.lia.org.sg/media/3721/20230213_liapgs-2022-results_media-release.pdf
3. https://www.lia.org.sg/media/3974/liapgs-2022-report_final_8-sep-2023.pdf
4. https://www.lia.org.sg/media/4458/20250213_liapgs-2024-results_media-release.pdf

Key Benefits



360° coverage

A complete, all-in-one solution designed to provide comprehensive coverage against life's uncertainties.

- ✓ **100%** of sum assured coverage for death and TPD.
- ✓ **50%** of sum assured coverage for early, intermediate, and advanced stages of CI¹, covering 137 medical conditions.
- ✓ **Additional 20%** of CI sum assured coverage for 15 Special Conditions².

Any payout made for CI or TPD will reduce the remaining sum assured available for death benefit accordingly.



Longevity benefit

A lifetime of protection — with a rewarding promise at the end of your policy term. Receive **120%** of your total yearly premium paid at age 99.



Choice of premium payment terms

Choose a premium payment term that suits your needs — 20 years, 25 years, to age 60 and to age 65.



Enhance protection

Enhance your policy with optional premium waiver riders to keep your coverage intact — even if the unexpected happens to the payer of the policy.

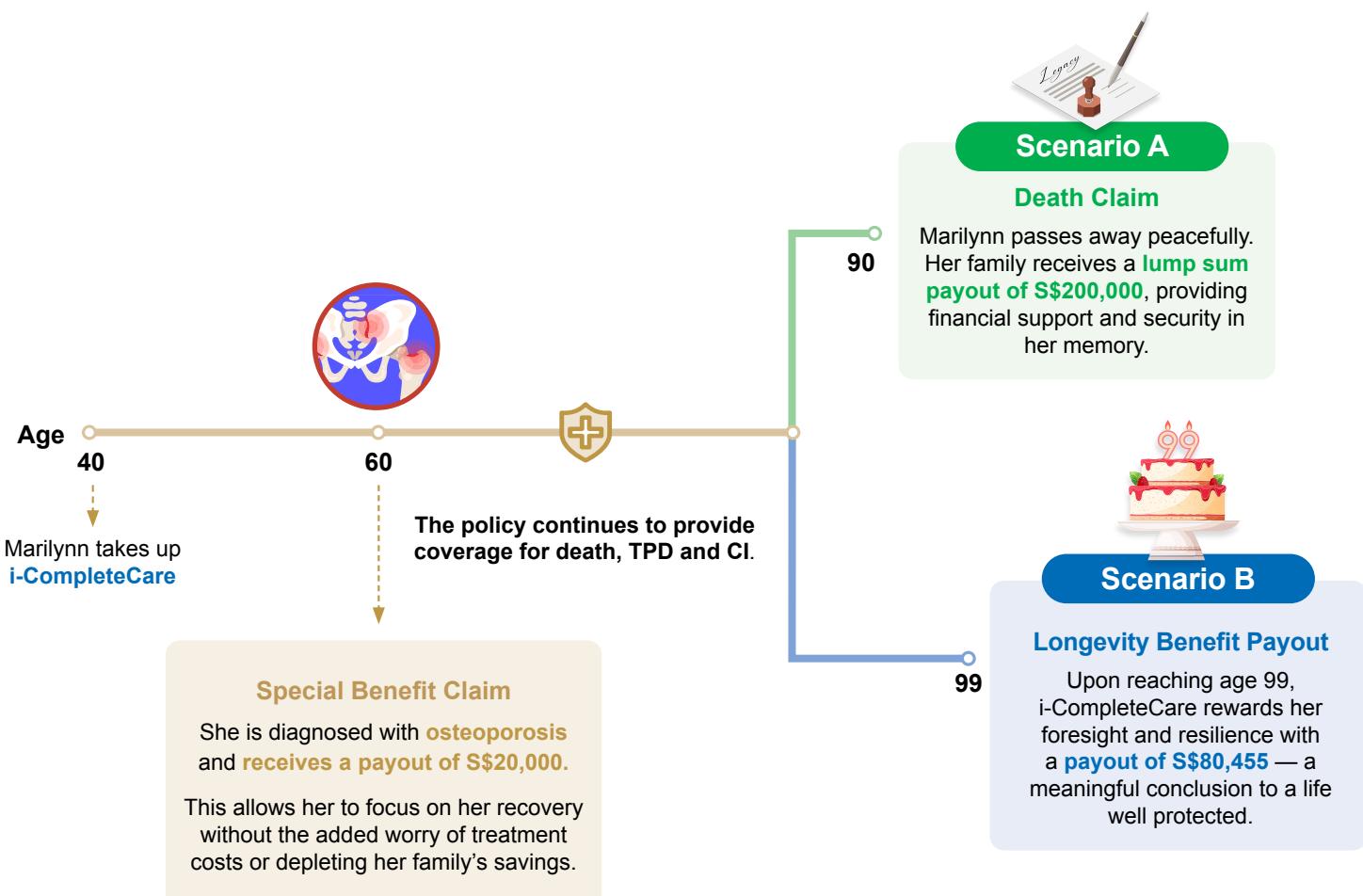


Scenario 1 - Legacy Planning



Marilynn, a 40-year-old non-smoker and mother of two, understands that life can be unpredictable. With a strong sense of responsibility and a commitment to protecting her family's future, she chooses **i-CompleteCare** to safeguard her health, and the well-being of her loved ones.

Sum Assured for Death & TPD	S\$200,000
Sum Assured for CI	S\$100,000 (50% of sum assured for Death & TPD)
Premium Payment Term	25 years
Yearly Premium	S\$2,682
Total Yearly Premium Paid	S\$67,047



Total Payout for

Scenario A

S\$220,000

Scenario B

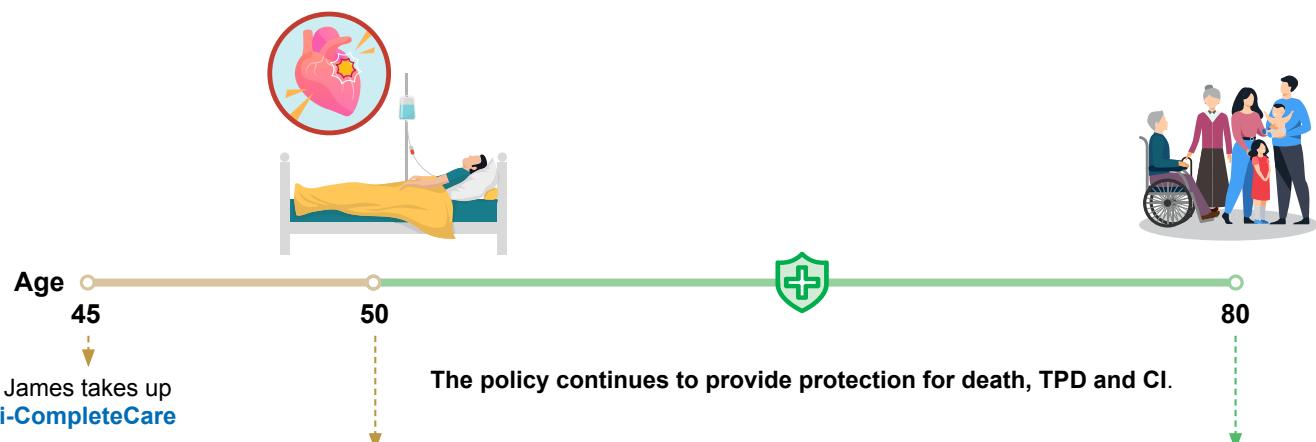
S\$100,455

Scenario 2 - Protection Planning



James, a 45-year-old non-smoker and successful business owner, has always been proactive about securing his family's future. With a busy career, he recognises the importance of having long-term protection in place. That's why he chooses **i-CompleteCare** to ensure that he and his family are protected against any unforeseen events.

Sum Assured for Death & TPD	S\$1,000,000
Sum Assured for CI	S\$500,000 (50% of sum assured for Death & TPD)
Premium Payment Term	To age 65
Yearly Premium	S\$17,874
Total Yearly Premium Paid	S\$357,476



CI Claim

He suffers from an **early stage Heart Attack** and receives a payout of **S\$350,000**.

The payout provides James with the financial support needed to cover his treatment expenses.

TPD Claim

With life taking another unexpected turn, James is left permanently disabled following a fall at home. i-CompleteCare **pays out S\$650,000** to help him and his family manage long-term care expenses. The policy terminates thereafter.



Total Payout: S\$1,000,000

Footnotes:

- ¹ 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 China Taiping Insurance (Singapore) Pte. Ltd. ("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. Payment of Terminal Illness, Total & Permanent Disability and CI benefit will reduce the sum assured coverage for death.
- ² 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. Payment of Special Benefit will not reduce the CI and death sum assured and a maximum of 5 claims per policy 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 Product Summaries for more details and the list of covered CIs.

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. This marketing material is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 22 August 2025.