



The Illness You Didn't Plan For, And The Coverage You Should

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Life rarely gives us a heads-up before things change. Imagine being 45, right in the prime of your career with a beautiful family, all of a sudden you hear some life-altering words from your doctor. At that moment, everything shifts. Suddenly, it's not just your health on the line but your income, your children's future, your mortgage, your peace of mind.

Illness doesn't just impact the body. It interrupts dreams, disrupts daily life, and puts financial plans on hold. And while no one ever plans to get sick, statistics say otherwise. In Singapore, 1 in 4 people may face cancer in their lifetime, and yet, according to the [Life Insurance Association \(LIA\) Singapore](#), most of us are woefully underprepared, with a 74% protection gap when it comes to critical illness coverage.

The reality of protection gaps in Singapore

So, why do so many Singaporeans remain unprotected? The truth is, many delay or avoid getting sufficient critical illness (CI) coverage due to a mix of practical and psychological barriers:

- **“It won’t happen to me” mindset:** Many believe serious illness is something that happens to others, or much later in life.
- **Confusion about insurance choices:** There are so many products in the market and choosing the right insurance can be overwhelming, as many are unsure about what suits their long-term needs. Best is to seek help from a trusted financial adviser.
- **Concerns about affordability:** A common misconception is that comprehensive plans come with sky-high premiums or lock you into lifelong commitments.

But here's the reality: falling ill without insurance can take a serious toll – both financially and emotionally. That's why it's crucial to choose a plan that provides comprehensive and lifelong protection.

What is i-CompleteCare?

More than just [medical insurance](#), i-CompleteCare is a [whole life insurance](#) plan designed to walk with you through every chapter of your life. Whether you're starting a family, growing your career, or preparing for retirement, this plan ensures you're protected for life.

It offers comprehensive lifetime protection against:

- 100% sum assured coverage for Death, Total and Permanent Disability (TPD) and Terminal Illness (TI).
- 50% sum assured coverage for early, intermediate, and advanced stages of Critical Illnesses (CI) covering 137 medical conditions.
- Additional 20% CI sum assured coverage for 15 Special Conditions.

What makes i-CompleteCare different?

1. 360° protection

Life's challenges don't come in neat stages, and your insurance shouldn't either. That's why i-CompleteCare provides full-spectrum coverage across 137 medical conditions, from early-stage to advanced critical illnesses. Whether you're facing a mild health scare or a serious diagnosis, i-CompleteCare ensures you get the coverage you need, so you can focus on recovery and not medical expenses.

2. The longevity benefit at age 99

i-CompleteCare celebrates with you and rewards you when you live till 99. i-CompleteCare pays out 120% of the total annual premiums you've paid, even if you've made partial claims in the past. For those seeking whole life insurance that grows with you, this feature is a standout knowing that on top of protection, you will be rewarded, bringing added confidence.

3. Continued protection after a CI claim

Even after a CI claim, your coverage doesn't end. You remain covered for death, TPD, and even the longevity benefit at age 99 offering lifelong security.

Is i-CompleteCare right for you?

You may want to consider this plan if:

- You're looking for a limited payment of premiums with different options for whole life coverage.
- You wish to get your money back in addition to receiving the protection you needed.
- You value whole life insurance coverage for [different stages in life](#), from youth to retirement, from parenting to leaving a legacy.

It's ideal for anyone who wants confidence at every stage of life, whether that's during the uncertainty of a medical diagnosis or the peaceful planning of a future legacy.

Conclusion

Life is unpredictable. But your protection doesn't have to be. i-CompleteCare isn't just about preparing for the worst but about living your best, knowing you're covered. Whether you're dealing with a diagnosis, navigating recovery, or simply enjoying the golden years of life, this is a plan that walks with you every step of the way. Because real protection doesn't stop at one stage; it spans a lifetime.

Speak to your preferred financial adviser representative to find out how [i-CompleteCare](#) can support your health, your family, and your future always.