

# i-Secure Legacy (II)

*Safeguard your future to a lifetime of security*

**i-Secure Legacy (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 5 times of your basic sum assured - giving you the utmost assurance when you need it.



## Key Benefits



### Up to 5x coverage

Enjoy immediate high coverage with a Guaranteed Benefit<sup>1</sup> (GB) of 3, 4 or 5 times of your basic sum assured until age 76 or 86. Thereafter, the GB will decrease by 10% each policy year for five policy years and will remain at 50% from age 80 or 90 respectively.



### Choice of premium payment terms

Choose your premium commitment over 10, 15, 20 or 25 years.



### Enhance your protection with optional riders

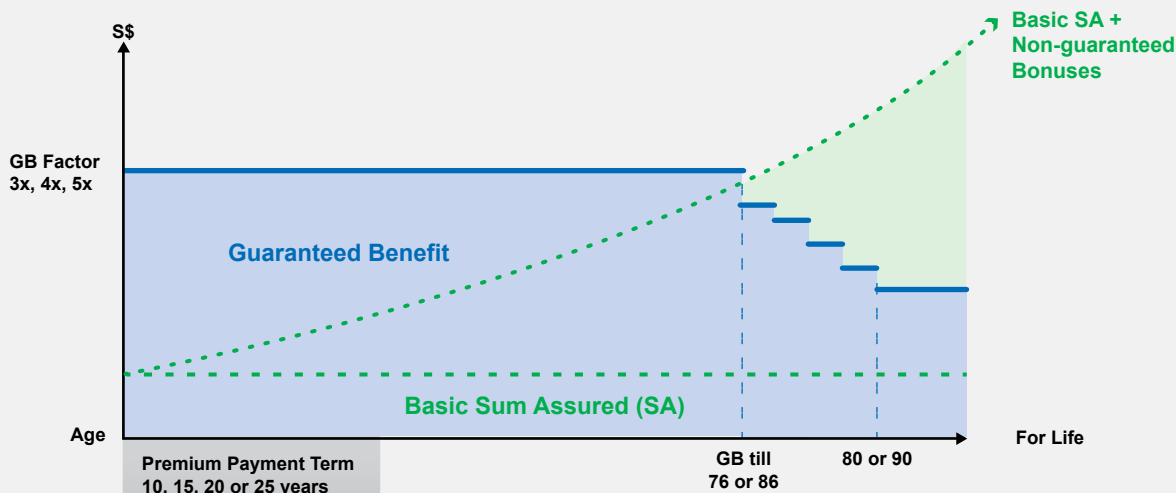
Supplement your plan with our range of critical illness and premium waiver riders.

Death benefit is the higher of:

Guaranteed Benefit

or

Basic Sum Assured (SA) +  
Non-guaranteed Bonuses



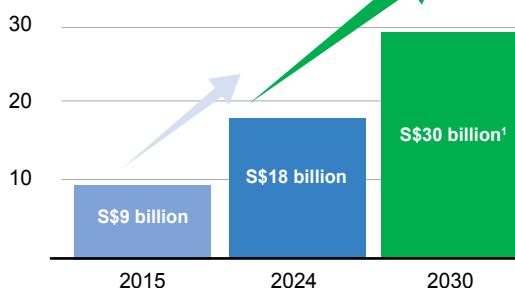
# Rising Healthcare Costs Make Critical Illness Protection More Important Than Ever



Singaporeans are increasingly proactive about their health, with regular health screenings now a common routine. While early detection is beneficial, rising healthcare costs make financial preparedness more important than ever.

## Annual healthcare expenditure

S\$ billion



Healthcare expenditure in Singapore has nearly doubled, from about S\$9 billion in 2015 to around S\$18 billion in 2024 and is expected to continue climbing. Looking ahead, annual healthcare expenditure could approach **S\$30 billion** by 2030<sup>1</sup>.

## How Much Critical Illness Cover Is Really Enough?

Based on the Life Insurance Protection Gap Study<sup>2</sup> in 2022, an average working adult should have:

Critical illness coverage of approximately **3.9x** annual income to support household expenses and debt repayments. However, many individuals do not have enough coverage to cope with the financial impact in the unfortunate event of a critical illness.

**74%** Critical Illness Protection Gap



equivalent to

**S\$260,000<sup>3</sup>**

Treatments for major critical illnesses such as cancer, heart disease and stroke can place a significant strain on both your finances and income during recovery. With rising healthcare costs, the financial impact of a critical illness extends well beyond medical expenses. Adequate critical illness protection plays a vital role in closing this protection gap, providing financial security and peace of mind so you can focus on what truly matters, your recovery.

### Sources:

- <https://www.straitstimes.com/singapore/singapores-health-budget-could-soon-surge-past-25-billion-a-year-ong-ye-kung>
- [https://www.lia.org.sg/media/3974/lia-pgs-2022-report\\_final\\_8-sep-2023.pdf](https://www.lia.org.sg/media/3974/lia-pgs-2022-report_final_8-sep-2023.pdf)
- [https://www.lia.org.sg/tools-and-resources/insurance-calculator-intro/?utm\\_source=chatgpt.com](https://www.lia.org.sg/tools-and-resources/insurance-calculator-intro/?utm_source=chatgpt.com)



## Whole Life Critical Illness Riders

To ensure you are financially secured, you can now close your critical illness protection gap with our whole life critical illness riders. These riders will follow your selected GB factor of 3, 4 or 5 times. The lump sum payouts will enable you to seek medical treatment and focus on your path to recovery.

**AdvancedCare Rider** 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** 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.

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

TOTAL:  
**161**  
conditions



## Premium Waiver Riders

If you are taking up this policy for your loved ones, add on from our range of premium waiver riders that waives premiums upon Death, Terminal Illness, Total and Permanent Disability and critical illness of the payer and/or payer's spouse. Be assured that your policy will continue to take care of you and your loved ones while the premiums are funded by us.

## Scenario 1



Kenny, aged 35, would like to create a gift of love for his son, Ivan, aged 1. He takes up i-Secure Legacy (II) and EarlyCare Rider with a premium payment term of 10 years and chooses a GB factor of 5x till Ivan's age 76.

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 to waive future premiums of the policy in the event of Death, Terminal Illness, Total and Permanent Disability or diagnosis of Advanced Stage critical illness.



	i-Secure Legacy (II) (Basic plan)	EarlyCare Rider (EC Rider)
Sum Assured (SA)	S\$70,000	S\$70,000
Guaranteed Benefit (GB)	<b>S\$350,000</b>	<b>S\$350,000</b>

Age of Ivan	Events	Conditions	Payout	Remaining SA and GB
2	Kenny (at age 36) is diagnosed with Major Cancer	Advanced Stage CI	The Enhanced Payer Rider will waive 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)	<b>S\$14,000</b>	
45	Ivan is diagnosed with Diabetic Complications	Special Condition <sup>4</sup> (20% of EC SA)	<b>S\$14,000</b>	
62	Ivan is diagnosed with Alzheimer's Disease	Early Stage CI <sup>2</sup> (100% of EC GB)	<b>S\$350,000*</b>	i-Secure Legacy (II) terminates.

**PREMIUMS  
WAIVED!**

# Total Payout: S\$378,000

\*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 takes up i-Secure Legacy (II) with EarlyCare Rider and chooses a GB factor of 4x till age 86.

### i-Secure Legacy (II) (Basic plan)

### EarlyCare Rider (EC Rider)

Sum Assured (SA)

S\$150,000

S\$100,000

Guaranteed Benefit (GB)

S\$600,000

S\$400,000

Age	Events	Conditions	Payout	Remaining SA and GB
45	Diagnosed with Breast Cancer with Mastectomy	Intermediate Stage CI <sup>2</sup> (100% of EC GB)	<b>S\$350,000*</b>	Basic SA : S\$62,500 Basic GB : S\$250,000
	Undergoes a 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 CI <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.
83	Lina passes away		<b>S\$200,000*</b>	i-Secure Legacy (II) terminates.

# Total Payout: S\$620,000

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

**Footnotes:**

- <sup>1</sup> The Guaranteed Benefit (GB) comes with a choice of GB Factor of 3x, 4x or 5x of the basic sum assured and GB Age Option of 76 or 86. The GB Factor and GB Age Option will also apply to any optional AdvancedCare Rider and/or EarlyCare Rider attached.
- <sup>2</sup> The maximum critical illness benefit payable on the same life under:  
(a) early and intermediate stage for each 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 (before the policy anniversary on which the life insured is 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 sum assured of EarlyCare Rider and payment of Juvenile Benefit will not reduce the basic sum assured and the sum assured of EarlyCare Rider. 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 sum assured of the EarlyCare Rider and payment of Special Benefit will not reduce the basic sum assured and sum assured of EarlyCare Rider. 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 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. 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.

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 9 February 2026.