



With **Group Term Life Insurance**, you can protect your employees against death or Total and Permanent Disability (TPD). This plan provides your employees and their families with a lump sum cash benefit when they would most need it, helping them meet their financial commitments during trying times.

Group Term Life Insurance provides your employees with 24-hour worldwide coverage up to the age of 70. In the event of death from any cause, they will receive a lump sum payout. You may choose from the numerous add ons available if you would like to provide more complete coverage for your employees.

Key Benefits

- 24-hour worldwide coverage
- Lump sum payout in the event of death or TPD¹ before age 65

Main Add Ons

- Lump sum payout upon diagnosis of a terminal illness where death is highly probable within the next 12 months
- Extension of benefits (death and TPD) for up to 12 months if your employee's service is terminated on medical grounds
- Additional monthly benefit to your employee's family for a period of 12 months upon death/TPD of your employee
- Lump sum payout upon diagnosis of any of the 30 dread diseases (benefit can be on acceleration or additional basis)

¹ We will pay the first \$500,000 or full sum assured (whichever is lower) in 1 lump sum upon TPD, and the balance (if any) in 4 equal annual instalments.

List of 30 Dread Diseases Covered

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|------------------------------------|---|--|
| 1. Major Cancer | 12. Heart Valve Surgery | 22. Fulminant Hepatitis |
| 2. Heart Attack | 13. Loss of Speech | 23. Motor Neurone Disease |
| 3. Stroke | 14. Major Burns | 24. Primary Pulmonary Hypertension |
| 4. Coronary Artery By-pass Surgery | 15. Major Organ / Bone Marrow Transplantation | 25. Terminal Illness |
| 5. Kidney Failure | 16. Multiple Sclerosis | 26. HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| 6. Aplastic Anaemia | 17. Muscular Dystrophy | 27. Benign Brain Tumour |
| 7. Blindness (Loss of sight) | 18. Paralysis (Loss of use of limbs) | 28. Encephalitis |
| 8. End Stage Lung Disease | 19. Parkinson's Disease | 29. Angioplasty and Other Invasive Treatment for Coronary Artery |
| 9. End Stage Liver Failure | 20. Surgery to Aorta | 30. Bacterial Meningitis |
| 10. Coma | 21. Alzheimer's Disease / Severe Dementia | |
| 11. Deafness (Loss of hearing) | | |

Main Exclusions for 30 Dread Diseases

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the policy contract. You are advised to refer to the policy contract for the full list of exclusions.

- Self-inflicted injuries while sane or insane
- Wilful misuse of drugs and/or alcohol
- Coronary artery or ischaemic heart disease that occurred before the effective date of coverage
- Any pre-existing conditions related directly or indirectly to the dread diseases or where your employees received medical treatment or sought medical advice prior to their effective date of coverage
- AIDS or any type of sexually transmitted disease

The sum assured shall not be payable in respect of Major Cancers, Coronary Artery By-pass, Heart Attack and Angioplasty and Other Invasive Treatment for Coronary Artery Disease if the initial diagnosis is made within 90 days from your employees' effective date of coverage.

IMPORTANT NOTES

This material is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Master Policy Contract issued to your organisation.

You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. This policy does not have any cash value.

Information is correct as of 1 May 2009.