

A simple way to safeguard you from the top 3 critical illnesses.



## China Life Critical Trio

For your loved ones and for your peace of mind.



中国人寿  
CHINA LIFE

新加坡  
SINGAPORE

## About us

Established in 2015, China Life Insurance (Singapore) Pte. Ltd. is a licensed life insurer which is regulated by the Monetary Authority of Singapore. As part of China Life Insurance (Group) Company ("China Life") which is the largest state-owned financial insurance corporation in China, we are backed by its financial strength and established heritage<sup>^</sup>. For 20 consecutive years, China Life is a Fortune Global 500 company, ranking 40 in 2022. It is an influential global brand with a brand value of RMB 452.539 billion\*.

Our parent company, China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life. It has grown to become one of the largest financial institutions in Hong Kong with a total asset value of HKD 454.6 billion (December 2021) and a total premium income of HKD 59.7 billion in 2021. China Life (Overseas) has extended its footprint in Southeast Asia region in recent years, and established subsidiaries in Singapore and Indonesia in 2015 and 2018 respectively. Its financial rating by Moody's was "A1" (insurance financial strength rating in October 2022) and by Standard & Poor's was "A" (long-term local currency issuer credit rating and insurer financial strength rating in December 2022).



As a socially responsible company, we are committed to offer value-added financial solutions to customers to fulfil their risk protection, retirement, wealth management, and legacy planning needs. We believe in giving back to society through our corporate social responsibility activities to make a positive impact on the community and our customers. Moody's has assigned insurance financial strength ratings (IFSR) of A3 to our company in November 2022. The outlook is stable. We have a network of 19 branches formed by strategic partnership of 2 banks, and 24 strategic partners formed by local and international brokerages, and wealth management companies. We have officially launched our Agency Channel. It aims to penetrate the local insurance industry and built a trusted and experienced team, equipped to provide utmost services to local clients and high net worth clients.

\*Source: Top 500 Most Valuable Chinese Brands 2022 by World Brand Lab

<sup>^</sup> Note: The Fortune Global 500 ranking was accorded to our strong ultimate parent company, China Life Insurance (Group) Company. The Moody's and Standard & Poor's credit ratings were accorded to China Life Insurance (Overseas) Company Limited, our parent company.



## China Life Critical Trio



Cancer



Heart Attack



Stroke

Cancer, Heart Attack and Stroke are known as the top 3 critical illnesses that account for more than 90% of critical illness claims<sup>1</sup>. Knowing this, we provide you with one simple way to safeguard you from life's unfortunate events through a critical illness insurance policy. Introducing to you, China Life Critical Trio, a yearly renewable<sup>2</sup> insurance plan that covers the top 3 critical illnesses — Cancer, Heart Attack and Stroke. With China Life Critical Trio, you will be able to focus on your recovery by easing your financial burden.

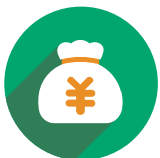
### Key Benefits:



#### Critical Illness (CI) Benefit<sup>3</sup>

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When a critical illness strikes, it does not only deteriorate your health. Seeking treatment can cause a financial strain if you are not prepared for the unexpected medical expenses, especially with the rising healthcare costs. In view of the reality, it's crucial to have a plan that offers financial security and to focus on your recovery in peace of mind. This plan offers affordable protection against the advanced stage of the top 3 critical illnesses — Cancer, Heart Attack and Stroke with 100% lump sum payout to support you and your family through the recovery period.



#### Death Benefit<sup>4</sup>

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A guaranteed lump sum payout will be given to your loved ones in case of death.

## Benefit Limit<sup>5</sup>:

We offer a wide range of options when it comes to choosing the right coverage for you and your loved ones.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum Insured	SGD 50,000	SGD 100,000	SGD 200,000	SGD 250,000	SGD 300,000

## Eligibility:

Here is what you need to know before getting protected with China Life Critical Trio:

	Minimum Entry Age (Age Last Birthday)	Maximum Entry Age (Age Last Birthday)
Life Insured	15 days after birth or 15 days after discharge from Hospital, whichever is later	65
Policy Owner	18	99
Policy Term		
Yearly renewable term for coverage up to life insured's age of 100 years old, with maximum renewable age up to age of 99 years.		





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## Footnotes:

1. Source:

<https://de.genre.com/knowledge/blog/2022/july/the-gen-re-dread-disease-survey-key-takeaways-for-the-singapore-market-en>

2. This is a yearly renewable plan and the policy term is 1 year. At the expiry of the policy term, this policy shall be renewed automatically for the same plan type, without further evidence of insurability, at the end of the policy term for another 1 year period, provided always that all of the following conditions are met:

- a) this policy is in force and there is no outstanding premium immediately before the date on which the renewal takes effect;
- b) we have received and accepted the renewal premium on the date on which the renewal takes effect;
- c) the life insured has not reached age 100; and
- d) no claim has been made on or admitted under this policy.

At each renewal, premium will be based on the prevailing premium rates at the attained age of the life insured. If you do not wish to renew your policy, you must inform us in writing no later than 30 days before the end of your policy term, otherwise your policy will be automatically renewed as stated above.

3. If the life insured is diagnosed with advance stage of Cancer, Heart Attack or Stroke, we will pay 100% of the sum insured, less outstanding premium (if any) and future instalment premiums which are required to make up the full policy year's premiums (if any). The policy terminates thereafter.

The CI Conditions payable is subject to the CI per life limit of SGD3,000,000 (or SGD1,000,000 for juvenile) as aggregated with other policies and riders issued by us on the same Life Insured. Please refer to the policy contract for definition of juvenile.

4. Upon the death of the life insured within the policy term, we will pay a lump sum of SGD 5,000 less outstanding premium (if any) and future instalment premiums which are required to make up the full policy year's premiums (if any). The policy terminates thereafter.

5. The maximum sum insured for life insured between entry age of 15 days to age 16 last birthday is capped at SGD100,000.

Each Life Insured can only have 1 China Life Critical Trio.

## Note:

You should seek advice from a financial adviser representative before making a commitment to purchase the plan.

Buying a life insurance policy is a long-term commitment. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience.

This marketing material is for reference only and does not consider your specific investment objectives, financial situation or needs. It 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. In case of discrepancy between the English and Mandarin versions, the English version shall prevail.

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 coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg), [www.lia.org.sg](http://www.lia.org.sg), [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 Mar 2023.





## Find out more today:

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