

CRITICAL ILLNESS PREMIUM WAIVER

FEATURES

This is a non-participating rider that offers protection against critical illnesses during the period of the benefit term. Upon diagnosis of a Critical Illness, this Supplementary Benefit will waive the future premiums of the Policy and attaching Supplementary Benefits (if any) until the premium due date immediately before the end of the term of this Supplementary Benefit.

Premium rates relating to this Supplementary Benefit are not guaranteed and may be adjusted based on future experience.

This benefit does not have any cash value.

BENEFITS

The premiums of the Policy and any attaching Supplementary Benefit shall be waived for the remaining benefit term of this Supplementary Benefit in the event the Life Assured is first diagnosed to be suffering from any one of the following thirty (30) Critical Illnesses listed below as defined in the Policy Contract. The Critical Illness must be diagnosed by a Registered Medical Practitioner.

1. Alzheimer's Disease/ Severe Dementia (excludes non-organic diseases such as neurosis and psychiatric illnesses and alcohol related brain damage)
2. Apallic Syndrome
3. Aplastic Anaemia
4. Bacteria Meningitis
5. Benign Brain Tumor (excludes cysts, granulomas, vascular malformations, haematomas and tumors of the pituitary gland or spinal cord)
6. Blindness (Loss of Sight)
7. End Stage Liver Failure
8. End Stage Lung Disease
9. Coma
10. Coronary Artery By-Pass Surgery
11. Deafness (Loss of Hearing)
12. Fulminant Hepatitis
13. Heart Attack
14. Heart Valve Surgery
15. HIV due to Blood Transfusion and Occupationally Acquired HIV (excludes HIV infection from other means including sexual activity and the use of intravenous drugs)
16. Kidney Failure
17. Loss of Speech
18. Major Burns
19. Major Cancers
20. Major Head Trauma
21. Major Organ/ Bone Marrow Transplant
22. Motor Neurone Disease
23. Multiple Sclerosis
24. Muscular Dystrophy
25. Paralysis (Loss of Use of Limbs)
26. Parkinson's Disease
27. Primary Pulmonary Hypertension
28. Progressive Scleroderma
29. Stroke
30. Surgery to Aorta

KEY PROVISIONS FOR CRITICAL ILLNESS PREMIUM WAIVER

1. Waiting Period

There shall be no waiver of premiums for Heart Attack, Major Cancers or Coronary Artery By-Pass Surgery if the diagnosis of Heart Attack, Major Cancers or Coronary Artery Disease requiring Coronary Artery By-Pass Surgery was made within ninety (90) days from

- (a) the issue date of this Supplementary Benefit;
- (b) the Benefit Commencement date of this Supplementary Benefit; or
- (c) the date of reinstatement of this Supplementary Benefit,

whichever is the latest.

2. Survival Period

The Life Assured must survive a period of thirty (30) days after the date of diagnosis of the Critical Illness Benefit before this Supplementary Benefit is applicable.

3. Termination

This benefit shall terminate on the earliest occurrence of the following:

- (a) upon termination of this Supplementary Benefit by written request to the Company;
- (b) the date the Policy terminates;

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- (c) the Benefit Cessation Date of this Supplementary Benefit;
- (d) the Instalment Premium for this Supplementary Benefit remains unpaid upon the expiry of the grace period for its payment; or
- (e) upon diagnosis of any of the covered Critical Illnesses and provided the claim is admitted.

There shall be no refund of any premium paid before the date of termination of this Supplementary Benefit.

4. Exclusions

There shall be no waiver of Instalment Premium in the following events:

- (a) self-inflicted injury or illness, while sane or insane;
- (b) willful misuse of drugs or alcohol, while sane or insane;
- (c) any Pre-existing condition; or
- (d) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the Policy Contract.

Where "Pre-existing condition" is defined as any condition or illness which existed or was existing or the cause or symptoms of which existed or were existing or evident, or any condition or illness which the Life Assured suffered or was suffering from, prior to the issue date, Benefit Commencement Date or the date of reinstatement of this Supplementary Benefit, whichever is the latest, unless the condition or illness had been declared to The Company.

NOTE

The above is merely a summary of the plan offered. The precise terms and conditions of the plan are set out in the Policy contract.

You may wish to seek advice from a financial adviser 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 whether the plan in question is suitable for you. 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, may be less than total premiums paid.