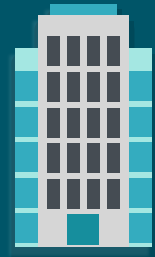




YOUNG WORKING ADULTS ENTERING THE WORKFORCE



Premiums for individual plans are generally more affordable at this stage; make sure the total premiums for all your insurance plans remains within your financial means

PROTECTION PRIORITIES

CRITICAL ILLNESS (CI) PROTECTION

Low Moderate High

Provides you with financial protection if you are diagnosed with a major illness, and ensures that you and your family's needs continue to be met during your recovery period during the assumed CI recovery period of five years

MORTALITY PROTECTION

Low Moderate High

Protects against financial loss by paying out a death benefit when the insured passes away and it usually also covers Total and Permanent Disability or Terminal Illness

REASONS TO ACT NOW



1
CI premium
increases
with age



2
Less likely to have **pre-existing conditions** that could exclude you from coverage or subject you to higher premiums



3
FAMILY FUNDS
Sudden income **loss and strain on family funds** can happen in the event of a health crisis

PLANS TO CONSIDER



CI PLAN

To fend against income loss in the event of a health crisis



INTEGRATED SHIELD PLAN

You are less likely to have pre-existing conditions that could exclude you from coverage or subject you to higher premiums

RECOMMENDED ACTIONS



USE THE PROTECTION GAP CALCULATOR

To find out your protection needs
<https://www.lia.org.sg/tools-and-resources/insurance-calculator-intro/>



VISIT COMPAREFIRST

To learn about and compare life insurance plans
<http://www.comparefirst.sg>



SPEAK TO A FINANCIAL CONSULTANT

To work out your protection needs and gaps

