

PROTECTION NEEDS FOR DIFFERENT LIFE STAGES



NEWLY MARRIED COUPLES OR COUPLES WITH YOUNG CHILDREN

You are likely to have added financial demands such as paying for a home mortgage, family planning or funding your children's education



PROTECTION PRIORITIES

CRITICAL ILLNESS (CI) PROTECTION

Low Moderate High

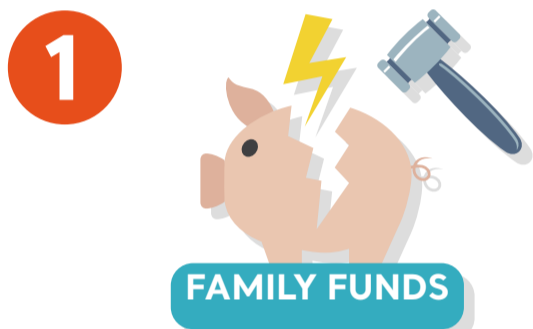
Provides you with financial protection if you are diagnosed with a major illness, and ensures that you and your family's needs continue to be met during your recovery period during the assumed CI recovery period of five years

MORTALITY PROTECTION

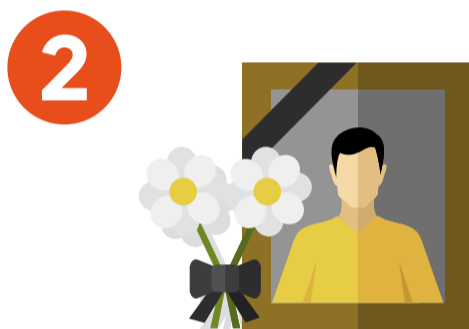
Low Moderate High

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
Sudden income loss and depletion of family funds can happen in the event of a health crisis



2
Mortality protection ensures that loved ones can continue to have a reasonable lifestyle even in your absence

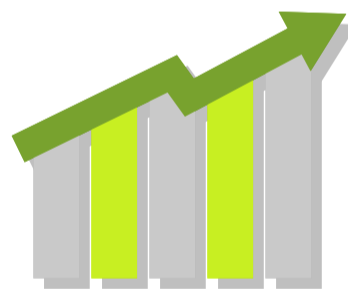


3
Support of dependants, including young children, requires you to start saving early and build a well-diversified investment portfolio

PLANS TO CONSIDER



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

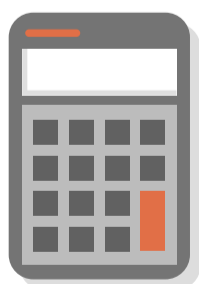


TERM/WHOLE LIFE PLAN
With death/terminal illness benefit to cover mortgage loans, debt commitments or expenses of dependants in the event of an unexpected demise



ENDOWMENT PLAN
To build up savings over a fixed term for purposes such as paying for your children's tertiary education

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