

PROTECTION NEEDS FOR DIFFERENT LIFE STAGES



PRE-RETIREEES OR RETIREEES

Protect against medical costs and start planning for retirement early to relieve financial burden on children and spouse



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
Potentially **more health issues** as one ages



2
Need to **defray costs** from age-related health issues and medical treatments



3
Retirement **savings should not be eroded** by healthcare needs

PLANS TO CONSIDER



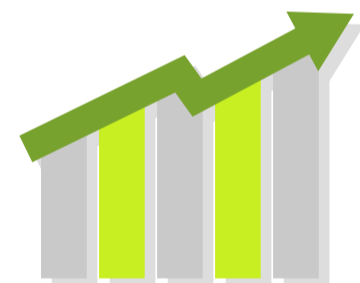
INTEGRATED SHIELD PLAN

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



CI PLAN

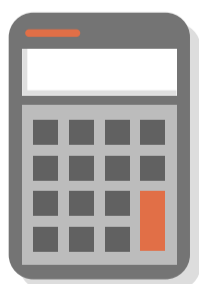
To fend against income loss in the event of a health crisis



RETIREMENT PLAN

To receive regular payouts during your retirement years

RECOMMENDED ACTIONS



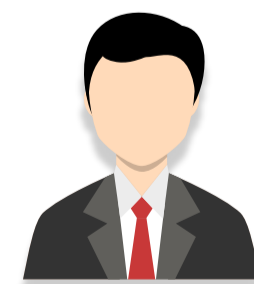
USE THE PROTECTION GAP CALCULATOR

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