



Critical SelectCare

Purchasing a protection plan after 40 years old can be difficult. Introducing Critical SelectCare, crafted with you in mind to cover you against selected major critical illnesses and age-related conditions for less than S\$1¹ a day.

Benefits



Coverage

Be covered for selected critical illnesses² and additional coverage for special conditions³ up to S\$25,000 for each condition

Critical illnesses/ conditions	Special conditions
Heart Attack of Specified Severity	Osteoporosis with Fracture
Major Cancer	Severe Rheumatoid Arthritis
Stroke with Permanent Neurological Deficit	
Alzheimer's Disease/ Severe Dementia	
Idiopathic Parkinson's Disease	
End Stage Lung Disease	
Fractures of specified sites as a result of an accident	



Easy to buy

Simply answer 3 questions⁴, with no medical check-ups



Open to all

This plan is available even to those with existing health conditions⁴ – such as high blood pressure, high blood sugar, high cholesterol or diabetes



No claims payout

Receive a payout of 25% of your total premiums paid at the end of your policy term as long as no claim was made on your policy

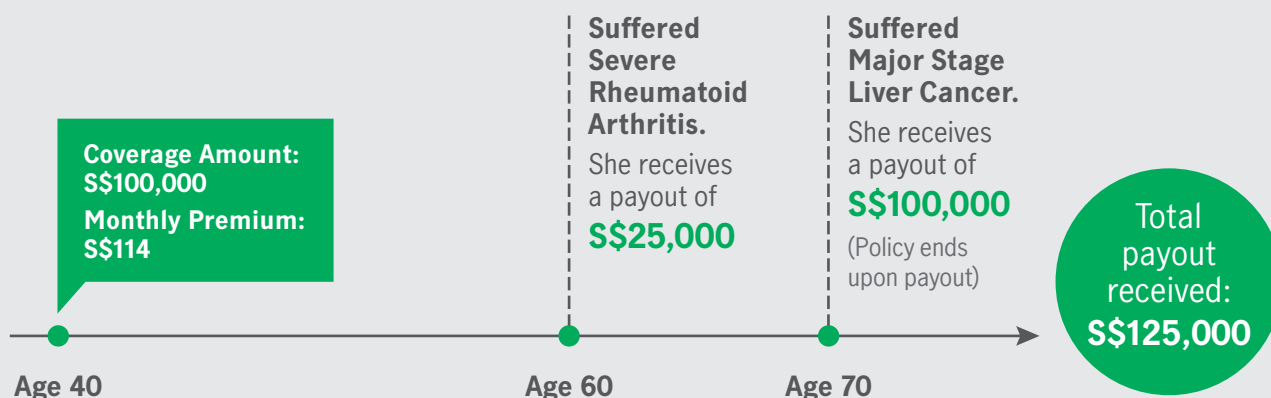
Here's an example of how **Critical SelectCare** can help:



Ally, age 40, is worried about the extensive costs if she suffers from a critical illness such as stroke or cancer. She is looking for a hassle-free application insurance plan to increase her protection coverage.

How Critical SelectCare can help?

- Hassle-free application: Ally only needs to answer 3 questions with no medical check-up.
- Safeguards against selected common critical illnesses and medical conditions where the risks become higher as one ages.



If Ally did not make any claim by age 85 (end of her policy term), she will receive a no claims payout

Total premiums paid: S\$61,317

No claims payout amount: S\$15,329
(25% x total premiums paid)

The values in the above illustration are based on female non-smoker age last birthday 40.

Footnotes

¹ Premium is based on 40 year old, non-smoker, male with sum insured of S\$25,000, paying annual premiums.

² 100% of sum insured or total premiums paid to date, less any and all amounts owing to us under the policy, whichever is higher will be payable upon diagnosis of a critical illness.

³ 25% of sum insured will be payable upon diagnosis of a special condition. Each condition can be claimed once during the policy term.

A claim on any of the special conditions will not reduce the sum insured of the policy. This benefit is capped at S\$25,000 per life per condition, regardless of the number of policies we have issued.

⁴ You must be between 40 to 70 years old and pass the underwriting questions to qualify.

Important Notes

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We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors or visit any DBS/POSB Branch before making a commitment to purchase a policy.

Information is correct as of 16 August 2020.