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Shield Up Cancer Protection Plan

First Application Date:

27th May, 2024

產品創新發展及執行部 Product Innovation, Development & Delivery Department
2024年5月 May 2024

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Target Customers

Target Customers

Shield Up Cancer Protection Plan is the Employee Voluntary Solutions (EVS) that is exclusively available to the Corporate Solutions employee members of :

1  **AIA group insurance scheme; and / or**



The **first** EVS product for these employee members

2  **AIA MPF / ORSO / Macau pension scheme**

The company with AIA group insurance / MPF / ORSO / Macau pension scheme is required to have a minimum of 3 employee members.

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Key Product Features

Key Product Features



1 Portable coverage lasts beyond employment

- Offers **cancer protection** for no restriction of organs*
- The protection will not be affected by the insured's employment status



2 Simplified underwriting

- **Simple health declaration** only
- No medical examination required



3 Guaranteed Renewal

- The policy can be renewed every 5 years until age 80 of the insured
- **Fixed premium** for every 5-year coverage period

*For the definition of Cancer, please refer to the policy contract. please refer to policy contract. Cover for cancer does not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or carcinoma-in-situ.

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Key Product Features

1 Portable coverage lasts beyond employment

Shield Up Cancer Protection Plan provides: **a/ Cancer Benefit** and **b/ Compassionate Death Benefit**

a/ Cancer Benefit

- Different sum assured options: HK$/MOP* 100,000/200,000/300,000
- A lump sum benefit will be payable if the insured suffers from cancer, **up to 100% of sum assured.** The policy will terminate upon payment of the cancer benefit. The cancer benefit will be based on the policy year during which the insured is diagnosed with cancer.

Policy Year	Cancer Benefit
1st policy year	100% of Total Basic Premiums Paid^
2nd policy year	105% of Total Basic Premiums Paid^
3rd policy year	50% of Sum Assured
4th policy year	75% of Sum Assured
5th policy year and onwards	100% of Sum Assured

- In the event of reinstatement, the policy year when the insured is diagnosed with cancer as shown will be counted anew from the **reinstatement date**

*MOP only applicable to the policies issued in Macau

^Total Basic Premiums Paid means the total amount of due and payable premium(s) which have been paid to this basic plan from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premium or overpayment.

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Key Product Features

1 Portable coverage lasts beyond employment

Shield Up Cancer Protection Plan provides: **a/ Cancer Benefit** and **b/ Compassionate Death Benefit**

a/ Cancer Benefit

- There is no restriction of organs, subject to the cancer definition under the policy contract:

"Cancer" means:

(a) any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue; or

(b) any occurrence of histologically confirmed leukemia, lymphoma or sarcoma,

provided that the signs or symptoms of the Cancer commence more than ninety (90) days following the later of the Issue Date and the latest Commencement Date of the Policy.

Irrespective of the above, for purposes of the definition, Cancer does not include any of the following:

(i) any cancer which is histologically classified as pre-malignant, non-invasive, or carcinoma in situ, or as having either borderline malignancy or low malignant potential;

(ii) any tumour of the thyroid histologically classified as T1N0M0 or a lower stage according to the TNM classification system;

(iii) any tumour of the prostate histologically classified as T1a or T1b or a lower stage according to the TNM classification system;

(iv) chronic lymphocytic leukemia classified as less than RAI Stage III;

(v) any cancer where HIV Infection is also present; and

(vi) any skin cancer, other than malignant melanoma.

Same as other CI products, any cancer which first occurred before or within 90 days after the policy is issued will not be covered.

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Key Product Features

1 Portable coverage lasts beyond employment

Shield Up Cancer Protection Plan provides: **a/ Cancer Benefit** and **b/ Compassionate Death Benefit**

b/ Compassionate Death Benefit

- If the insured passes away unfortunately and no Cancer Benefit has been paid under the policy, **HK$/MOP 10,000** will be paid as Compassionate Death Benefit

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Key Product Features

1 Portable coverage lasts beyond employment

Why Shield Up Cancer Protection is “Portable”?

Group Insurance

The coverage will cease after the termination of employment / retirement

Effective of coverage

Termination of employment / retirement

Age 80 of the insured

Shield Up Cancer Protection Plan

The protection **won’t be affected** by the termination of employment or retirement during the whole benefit term

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Key Product Features

2 Simplified Underwriting

Applying a critical illness insurance plan requires to fill in the health conditions in detail, but also the medical examination may be required (depends on the situation). Shield Up Cancer Protection Plan is easy to apply, and the insured is required to make a **simple health declaration** only. There is **no need** to attend any medical examination or provide any proof of health.

	Shield Up Cancer Protection Plan	General CI Products
Underwriting Approach	Simplified Underwriting	Normal Underwriting
Underwriting Question(s)	✓ Simple health declaration only	✓ Detailed health information (including medical history) must be provided
Medical Examination	✗	May be required

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Key Product Features

2 Simplified Underwriting



As long as the proposed insured can make the health declaration truthfully during application, there will be **no** Special Terms (including premium loadings and/or additional exclusion) to the policy. Otherwise, the application will be declined.

Regardless of <u>any claim record</u> under the policy of group medical or StepUp Medical Protection Plan series, the application will be accepted if the insured can make the health declaration below truthfully.

Health Declaration

☐ I declare that:

(a) I have never been diagnosed with cancer (including early stage, such as carcinoma-in-situ); and

(b) I do not intend to have any investigation or treatment for any health or medical condition; and I have never been suffered from any of the following conditions: chronic cough, abnormal bleeding, abnormal weight loss, tumour, or lump.

Remark: The underwriting team reserves the right to make the final decision.

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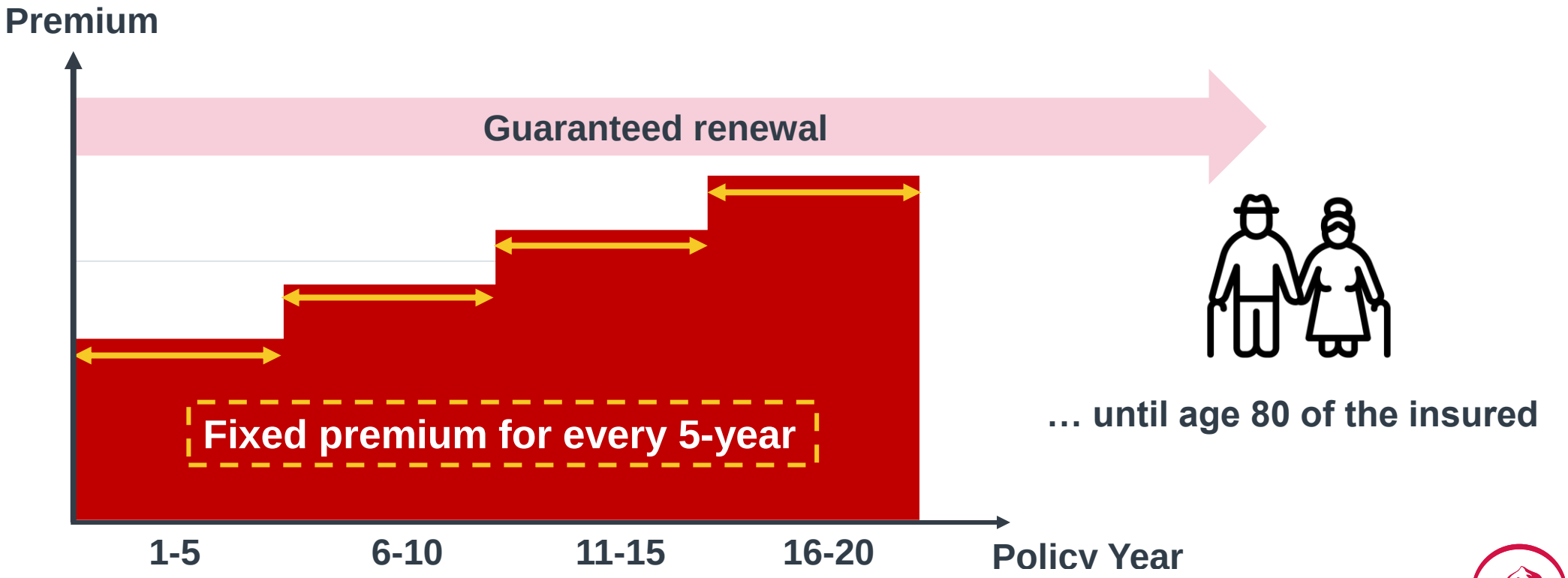
Key Product Features

3 Guaranteed renewal

Regardless of the health conditions of the insured, it is **guaranteed** that the policy will be renewed until age 80, with a **fixed premium** within **every 5-year** cover period.



The figure above is for illustrative purpose only, and not necessarily drawn to scale.

Note: At the time of renewal, the Company reserves the right to revise or adjust the premium according to its then applicable premium rate for the attained age of the insured at the time of such renewal.

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Case Study

Case Study (1)

The case below is for illustrative purpose.

Mr. Chan (age 30, non-smoker) purchased Shield Up Cancer Protection Plan (Plan 3: Sum Assured = HK$300,000). The annual premium is HK$1,242 and Mr.Chan has paid all premiums when due. He was diagnosed with **lung cancer** unfortunately in the 18th month.



Basic Premiums Paid for 1st policy year: HK$1,242

Basic Premiums Paid for 2nd policy year*: HK$1,242 x 6/12 = HK$621

Total Basic Premiums Paid^:
HK$1,242 + HK$621
= HK$1,863

Cancer Benefit:
HK$1,863 x **105%**= **HK$1,956**

The policy will be terminated after the Cancer Benefit is paid.

Policy Year	Cancer Benefit
1st policy year	100% of Total Basic Premiums Paid^
2nd policy year	**105% of Total Basic Premiums Paid^**
3rd policy year	50% of Sum Assured
4th policy year	75% of Sum Assured
5th policy year and onwards	100% of Sum Assured

^Total Basic Premiums Paid means the total amount of due and payable premium(s) which have been paid to this basic plan from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premium or overpayment.

* Any unearned premium which is the premium related to the remaining period on the policy due to policy termination will be refunded to the policy owner, which will not be treated as Total Basic Premiums Paid.

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Case Study (2)

The case below is for illustrative purpose.

Ms. Ko (age 40, non-smoker) purchased Shield Up Cancer Protection Plan (Plan 2: Sum Assured = HK$200,000). She was diagnosed with **breast cancer** during the 4th policy year unfortunately.





Cancer Benefit:
HK$200,000 x **75%**
= **HK$150,000**

The policy will be terminated after the Cancer Benefit is paid.

Policy Year	Cancer Benefit
1st policy year	100% of Total Basic Premiums Paid^
2nd policy year	105% of Total Basic Premiums Paid^
3rd policy year	50% of Sum Assured
4th policy year	**75% of Sum Assured**
5th policy year and onwards	100% of Sum Assured

^Total Basic Premiums Paid means the total amount of due and payable premium(s) which have been paid to this basic plan from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premium or overpayment.

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Case Study (3)

The case below is for illustrative purpose.

Mr. Lam (age 20, non-smoker) purchased Shield Up Cancer Protection Plan (Plan 3: Sum Assured = HK$300,000). 8 years after policy effective, he was diagnosed with **colorectal cancer**.



Cancer Benefit:
HK$300,000 x **100%**
= **HK$300,000**

The policy will be terminated after the Cancer Benefit is paid.

Policy Year	Cancer Benefit
1st policy year	100% of Total Basic Premiums Paid^
2nd policy year	105% of Total Basic Premiums Paid^
3rd policy year	50% of Sum Assured
4th policy year	75% of Sum Assured
5th policy year and onwards	**100% of Sum Assured**

^Total Basic Premiums Paid means the total amount of due and payable premium(s) which have been paid to this basic plan from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premium or overpayment.

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Case Study (4)

The case below is for illustrative purpose.

Ms. Tang (age 45, non-smoker) purchased Shield Up Cancer Protection Plan (Plan 1: Sum Assured = HK$100,000, annual premium of HK$1,078) on 1st January 2024. Two years later (2026), the policy was lapsed due to non-payment of premium. Ms.Tong paid back all overdue premiums of HK$2,156 before the Company agrees to reinstate the policy. The policy was reinstated on 1st January 2027. On 1st December 2027, she was diagnosed with Cancer.



Total Basic Premiums Paid^ (from policy issuance date until Ms.Tong is diagnosed with cancer):
= HK$1,078 x 4
= HK$4,312

Cancer Benefit:
HK$4,312 x **100%**= **HK$4,312**

The policy will be terminated after the Cancer Benefit is paid.

Policy Year	Cancer Benefit
1st policy year	**100% of Total Basic Premiums Paid^**
2nd policy year	105% of Total Basic Premiums Paid^
3rd policy year	50% of Sum Assured
4th policy year	75% of Sum Assured
5th policy year and onwards	100% of Sum Assured



If the policy has been reinstated, the policy year when the insured is diagnosed with cancer will be counted **afresh beginning from the reinstatement date**, which is Jan 1, 2027 in this case.

^Total Basic Premiums Paid means the total amount of due and payable premium(s) which have been paid to this basic plan from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premium or overpayment.

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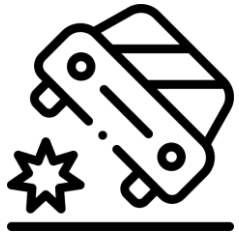
Case Study (5)

The case below is for illustrative purpose.



Ms. Tang (non-smoker) purchased Shield Up Cancer Protection Plan (Plan 1: Sum Assured = HK$100,000) in 2024. She passed away in 2026 due to an accident.



Given that Ms.Tang passed away while the policy is in force and given that no Cancer Benefit has been paid under the policy, **HK$10,000 of Compassionate Death Benefit** will be paid under the policy. The policy will be terminated after the Compassionate Death Benefit is paid.

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Product Combo

Product Combo

Exclusive for AIA Corporate Solution employee members

Cancer Protection

Lump sum payment - support recovery expenses and income loss



X

Medical Protection

Reimbursement – support medical expenses



Support to face the risks of health during employee members' journey from employment to retirement

The above product portfolio combo is for reference only. Financial planners should recommend suitable products according to the actual personal needs and affordability of customers. Each of the above products can be purchased separately.

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Product Comparison

Critical illness protection X medical protection Shield Up & Step Up your safety net

	Shield Up Cancer Protection Plan	StepUp Medical Protection Plan 2
Product Type	Critical illness protection • Offers cancer coverage by a lump sum payment	Medical protection • Reimbursements for medical expenses
Eligibility	Employee members of: • AIA group insurance scheme; and/or • AIA MPF / ORSO / Macau pension scheme[1]	Members of an AIA group medical insurance scheme (including employees and their dependents)
Issue Age	Age 18 to 65	15 days to age 69
Benefit Term	Up to age 80 of the insured	Whole life
Medical Underwriting	Simple health declaration No medical examination or submission of any proof of health is required	No medical underwriting is required [2]
Product Features	• Portable cancer protection • Lump sum payout for immediate financial support once the insured is diagnosed with cancer • 3 different sum assured options • Fixed premium for every 5-year coverage period • Compassionate death benefit	• Portable medical protection • Cover for pre-existing conditions [3] • Cover for various medical and surgical expenses • Different options on hospital room type, benefit limits, reimbursement percentage, deductible, etc.[4] • Extended care support for designated cancer and renal dialysis treatment • Diverse value-added services, including quality medical network[5], cashless hospitalisation[6], Personal Medical Case Management Services with Rehabilitation Management[5,7], and worldwide emergency assistance.

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Note: All remarks please refer to next slide.

Product Comparison

1. AIA MPF and AIA ORSO schemes are only applicable to Hong Kong. AIA Macau pension scheme is only applicable to Macau.
2. Medical underwriting is required for enrolment in a higher room type than what the insured is entitled to under an AIA group medical insurance scheme during the designated application submission periods. For more information, please read the “Member Enrolment Guidelines” in the product brochure.
3. Your pre-existing conditions will be covered if you have been covered under AIA group medical insurance scheme and / or StepUp 2 for a total duration of at least 12 continuous months.
4. For details, please read the "Benefits schedule" in the product brochure.
5. This service is provided by the designated service provider engaged by AIA and is not applicable to Macau region.
6. Local cashless hospitalisation is applicable to all plan levels, while overseas cashless hospitalisation is applicable to Plan 2 to Plan 4.
7. Personal Medical Case Management Services with Rehabilitation Management is only applicable to Plan 3 and Plan 4.

The above product portfolio combo is for reference only. Financial planners should recommend suitable products according to the actual personal needs and affordability of customers. Each of the above products can be purchased separately. The above only provides an overview of the key features of the plans, it does not contain the full terms and conditions, exclusions, risks and limitations of the plans. Please refer to the policy contract and product brochure of the plans for details.

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Product Details

Product Details

	Shield Up Cancer Protection Plan
Issue Age	Age 18 – 65 Policy Owner and Insured must be the same person (i.e. the employee member)
Benefit Term	Up to age 80 of the Insured
Premium Payment Term	5-year renewable until age 80 of the insured
Premium	Fixed premium with every 5-year coverage period
Region	Hong Kong and Macau
Currency	HK$ and MOP*
Basic / Rider	Basic plan only
Sum Assured	Plan 1: HK$/MOP* 100,000 Plan 2: HK$/MOP* 200,000 Plan 3: HK$/MOP* 300,000
Rider Attachable	No rider attachable
Reinstatement	• Within 1-year after policy lapsed: reinstatement is allowed and health declaration (same as the health declaration at application) will be required • More than 1-year after policy lapsed: reinstatement is not allowed

*MOP only applicable to the policies issued in Macau.

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Member Enrolment Guideline

Eligibility

Shield Up Cancer Protection Plan is exclusively offered to employee members of:

(i) AIA group insurance scheme; and/or

- Employee member's current employer is required to have AIA group insurance scheme and to have a minimum of 3 employees covered under such AIA group insurance scheme (i) at the time of policy application for such AIA group insurance scheme or (ii) on the latest policy anniversary date of such AIA group insurance scheme, whichever is later.

(ii) AIA MPF / ORSO / Macau pension scheme

- Employee member's current employer is required to have AIA MPF / ORSO / Macau pension scheme and to have a minimum of 3 employees under such AIA MPF / ORSO / Macau pension scheme at the time of employee member's policy application for **Shield Up Cancer Protection Plan.**

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Identity Proof

The employee member of AIA group insurance scheme and/or AIA MPF/ORSO/Macau pension scheme must hold the following identity proof at the time of application for **Shield Up Cancer Protection Plan**:

For application in Hong Kong	Accept Hong Kong identity card
For application in Macau	Accept Macau identity card or Work permit which meets below requirement: • The work permit must be valid for 3 months or above and the employee member must be permitted to stay in Macau for 1 year or above. Please note short-term work contract for less than 1 year is not accepted.

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Member Enrolment Guideline

Eligible members can submit the application within the enrolment period below:



Employee members of AIA group insurance scheme

- Within **60 days** from the **effective date** of member's coverage of AIA group insurance scheme;
- Within **30 days prior to or after** the **termination date** of the member's coverage of AIA group insurance scheme (termination date inclusive);
- Within **60 days from the policy anniversary** of AIA group insurance scheme; or
- Within special enrolment period from campaign



Employee members of AIA MPF / ORSO / Macau pension scheme

- Within **60 days** from the **effective date** of the member's participation in AIA MPF / ORSO / Macau pension scheme ;
- Within **30 days prior to or after the termination date** of the member's participation in AIA MPF / ORSO / Macau pension scheme (termination date inclusive);
- During **1 April to 30 June** of each calendar year (both dates inclusive) ; or
- Within special enrolment period from campaign

Each individual can only be insured under Shield Up Cancer Protection Plan **once per lifetime**, therefore if an individual is currently insured or was previously insured under Shield Up Cancer Protection Plan and / or terminated his / her cover, he / she cannot be insured under Shield Up Cancer Protection Plan again.

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Application Guideline

Application Form Guideline

To apply Shield Up Cancer Protection Plan, **two forms** will be required for submission:



1	**Life and Personal Accident Insurance Application Form**	Hong Kong region **OPUAIF00** Macau region **OPMCUF13**
2	**Supplementary Form for Shield Up Cancer Protection Plan**	**OPUAIF09(SUCPA)**

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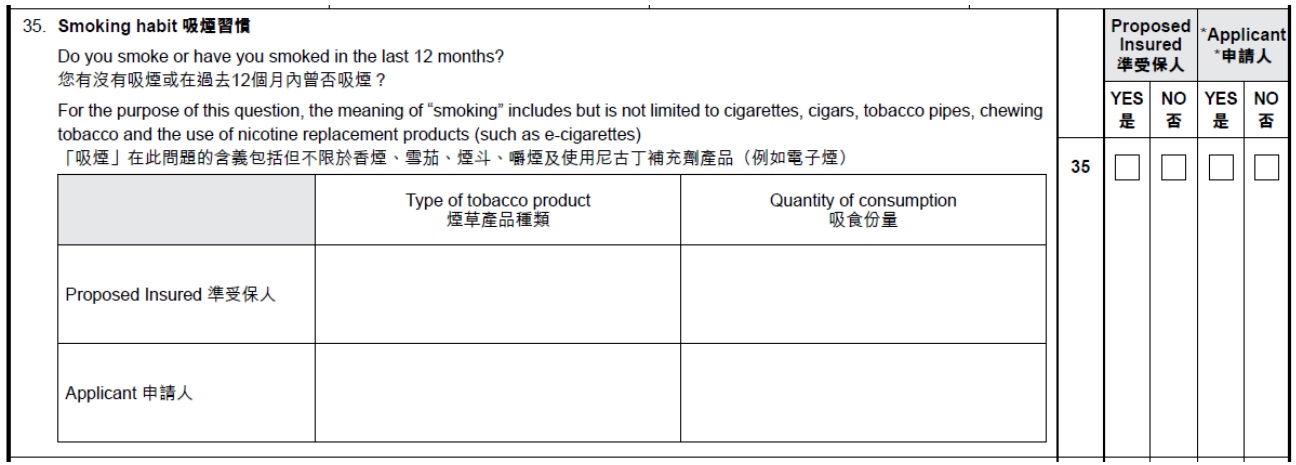
Application Form Guideline

1 Life and Personal Accident Insurance Application Form

The sections below are **not required** to be filled:

- Part A – GENERAL INFORMATION **(except Q35: smoking status)**
- Part B – HEALTH INFORMATION
- Part C – SUPPLEMENTARY HEALTH INFORMATION

Smoking habit (Q35) is mandatory



35. **Smoking habit 吸煙習慣**

Do you smoke or have you smoked in the last 12 months?
您有沒有吸煙或在過去12個月內曾否吸煙？

For the purpose of this question, the meaning of "smoking" includes but is not limited to cigarettes, cigars, tobacco pipes, chewing tobacco and the use of nicotine replacement products (such as e-cigarettes)
「吸煙」在此問題的含義包括但不限於香煙、雪茄、煙斗、嚼煙及使用尼古丁補充劑產品（例如電子煙）

	Type of tobacco product 煙草產品種類	Quantity of consumption 吸食份量
Proposed Insured 準受保人		
Applicant 申請人		

	Proposed Insured 準受保人		*Applicant *申請人	
	YES 是	NO 否	YES 是	NO 否
35	☐	☐	☐	☐

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Application Form Guideline



2 Supplementary Form for Shield Up Cancer Protection Plan

- If the proposed insured has been insured by Shield Up Cancer Protection Plan (except cooling off), the new application will **NOT** be accepted
- **"Group Policy No."** and **"Group member ID No."** are applicable to members of Group insurance scheme only
- If the proposed insured fails to make the health declaration, the application will be **declined**.

I declare that:

(a) I have never been diagnosed with cancer (including early stage, such as carcinoma-in-situ); and

(b) I do not intend to have any investigation or treatment for any health or medical condition; and I have never been suffered from any of the following conditions: chronic cough, abnormal bleeding, abnormal weight loss, tumour, or lump.

The application may be declined if it is submitted by ineligible agent.
For eligibility of agent, please refer to next page.

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Eligibility of Agent & Compensation

Eligibility of Agent

If the AIA group insurance scheme or AIA MPF / ORSO / Macau pension scheme ("**CS scheme**") was sold through the Agency channel:

▪ The agent who is recorded as the CS producing agent for the CS scheme will be eligible to sell **Shield Up Cancer Protection Plan** to employee members of his/her respective CS scheme.

▪ For sizable accounts, due to high volume of potential sales, the CS producing agent can assign* other agents within the same agency unit as him/her to sell **Shield Up Cancer Protection Plan** to employee members of his/her respective **CS scheme**.

P2 license is **not required** for **Shield Up Cancer Protection Plan**.

* Please contact your CS Sales Executive of the respective CS scheme for agent assignment.

Notes:

1. For an employee member whose AIA group insurance scheme and AIA MPF / ORSO / Macau pension scheme are both under AIA but through different CS producing agents,
   a) the production agent of the **Shield Up Cancer Protection Plan** will depend on which CS producing agent the employee member approaches for application.
   b) in case the **Shield Up Cancer Protection Plan** application is submitted through call centre, the CS producing agent of the AIA group insurance scheme will be assigned as the production agent of the **Shield Up Cancer Protection Plan.**

2. For CS schemes which are split case,
   a) If **Shield Up Cancer Protection Plan** is sold by a single agent, the production agent must be one of the CS producing agents for the respective CS scheme.
   b) If **Shield Up Cancer Protection Plan** is also a split case, both of the production agents must be the CS producing agents for the respective CS scheme.

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Agency Compensation

	Shield Up Cancer Protection Plan
Commission	FYC: 14% 2YC: 12% 3YC: 12% 4YC+: 10%
Persistency Bonus	No
Career Benefit	No
Persistency	No
FYP Credit	Basic: 100%

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Mapping in Financial Needs Analysis Form (FNA)

FNA Mapping

Macau region: FNA is required; Hong Kong: FNA out-scope

Questions			Shield Up Cancer Protection Plan
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	Core
		(i) The application of the policy meets my insurance objective of providing protection against loss of income during hospital confinement, and it is a medical insurance product with hospital income protection.	
		(ii) The application of the policy meets my insurance objective of providing protection against increasing expenses for medical and healthcare services, and it is a medical insurance product with hospitalization expense reimbursement benefit.	
		(iii) The application of the policy meets my insurance objective of providing health protection/critical illness protection for future healthcare services and it offers Lump Sum Payment upon claims of health protection / Critical Illness.	✓
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	
	E	Investment	
		To meet your “Investment” objective indicated above, how would you prefer to manage different investment options/investment choices, if available, under the insurance product? (tick one)	
		(i) I want to make my own decisions (without any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/ investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/ protection period of an insurance product.	
		(ii) I want to make my own decisions (with professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/ investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/ protection period of an insurance product.	
		(iii) I do not want to choose or manage different investment options/ investment choices, if available, under an insurance product.	
	F	Others	
C2	What is your target benefit / protection period / expected timeframe for meeting the target amount for insurance policy? (tick one)		
	A	<1 year	
	B	1-5 years	✓
	C	6-10 years	✓
	D	11-15 years	✓
	E	16-20 years	✓
	F	>20 years	✓
	G	Whole of Life	
Max Premium Term			Up to age 80 of the insured
Common Report Standard			N/A

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*✓ refers to the choices that can be mapped to apply the product

HEALTHIER, LONGER, BETTER LIVES

Thank you

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