



COMPREHENSIVE PEACE OF MIND COVERAGE FOR BREAD WINNER OF A HOUSEHOLD

Critical Illness Rider

- Medical check up is required
- Provide a comprehensive protection for your client
- Coverage until 75 years old
- Use U.S. mortality table
- Minimum face amount: USD 25,000
- Maximum face amount: USD 250,000
- Conditions that will be included in the coverage:

1. Alzheimer's Disease	6. Coronary Artery Bypass Surgery	11. Loss of Speech	16. Paralysis
2. Benign Brain Tumor	7. Heart Attack	12. Loss of Limbs	17. Severe Burns
3. Blindness	8. Heart Valve Surgery	13. Major Head Trauma	18. Stroke
4. Cancer	9. Kidney Failure	14. Major Organ Transplant	19. Surgery to Aorta
5. Coma	10. Loss of Hearing	15. Multiple Sclerosis	20. Systemic Lupus Erthematosus

Comprehensive peace of mind coverage for bread winner of a household



Case Study 1 - Annual Payment

- Male, aged 45, non-smoker
- 10-year payment term, critical illness coverage until 75 years old
- Premium for critical illness only costs US\$56,960 in 10 years to enjoy critical illness coverage for 30 years

Payment Mode		
Protection	Basic Plan: US\$500,000	Critical Illness Rider: US\$150,000
Annual Premium	US\$10,517	US\$5,696
Total Premium in 10 Years	$(US\$10,517 + US\$5,696) \times 10 \text{ years} = US\$162,213$	

Case Study 2 - Monthly Payment

- Male, aged 45, non-smoker
- 10-year payment term, critical illness coverage until 75 years old
- Premium for critical illness costs US\$58,500 in 10 years to enjoy critical illness coverage for 30 years

Payment Mode		
Protection	Basic Plan: US\$500,000	Critical Illness Rider: US\$150,000
Monthly Premium	US\$901	US\$487.5
Total Premium in 10 Years	$(US\$901 + US\$487.5) \times 12 \text{ months} \times 10 \text{ years} = US\$166,620$ (US\$1,388.5 per month)	

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