



POLICY CONTRACT FOR  
**Enrich retirement**



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## 1 Our Agreement

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### 1.1 The Agreement

Your policy is regulated using the laws of Singapore. It forms the entire legal agreement between You and Us. It is made up of:

- Policy Contract for Enrich retirement
- Cover page
- Your Policy Information Page
- Your Proposal form
- Your Policy Illustration
- Your Product Summary
- Your Financial Needs Analysis
- Our offer of conditional acceptance (if any)
- Any Endorsements We may issue to You on this policy

We took the information You have provided in the Proposal form to decide whether or not to insure You. The information obtained will form the basis of the contract of insurance between You and Us.

You must disclose all material facts required under this policy. We reserve the rights to void Your policy if You have provided incomplete or inaccurate information. When this happens, We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any expenses incurred in providing You the policy.

In exchange for the Premiums You pay, We agree to give You the Benefits written on Your Policy Information Page and which are explained in this Policy Contract.

Anyone not directly a party to this contract has no right to enforce the Contracts (Rights of Third Parties) Act 2001 of Singapore or any statutory modification or re-enactment of the said Act.

### 1.2 No Restriction on Residence, Travel and Occupation

There is no restriction as to the Life insured's residence, travel and occupation, unless We state differently in the Endorsements.

### 1.3 Policy Currency

All Premiums and Benefits of this policy are in Singapore dollars, unless We state differently on the Policy Information Page.

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## 2 Policy Owners' Protection Scheme

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This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### 3 Our Responsibilities

This plan is a regular Premium endowment plan that is designed to help in Your retirement planning. It provides a monthly Retirement Income, which consists of a guaranteed and a non-guaranteed amount, throughout the Income Payout Period. Payments of the monthly Retirement Income will start one month after the Policy anniversary upon the Life insured reaching their selected Retirement Age.

This is a Participating life insurance policy. It allows You to participate in the performance of the Participating fund in the form of bonuses that are not guaranteed.

#### 3.1 Covered Events

If Your policy is valid and a covered event happens, We will pay You the Benefits less any amounts You owe Us on this policy. The covered events of Your policy are written on the Policy Information Page.

#### 3.2 Retirement Income

We will pay the monthly Retirement Income throughout the Income Payout Period starting one month after the Policy anniversary upon the Life insured reaching their selected Retirement Age. The Retirement Income consists of a guaranteed amount ("Guaranteed Monthly Retirement Income") and a non-guaranteed amount ("Non-guaranteed Monthly Retirement Income"). There are two types of Retirement Income to be selected.

**a) Level Monthly Retirement Income**

The Monthly Retirement Income payout is a fixed amount and will remain constant throughout the Income Payout Period.

**b) Inflated Monthly Retirement Income**

The Monthly Retirement Income payout is incremental at 2% p.a. at the beginning of every Policy year, starting from the second Policy year of paying the monthly payout. The inflated monthly payouts will remain constant throughout the Policy year until the next increment.

Before payment of the Retirement Income, any amounts owing to Us will first be deducted. Please refer to the Policy Illustration for details of the Retirement Income payouts.

*Retirement Age is the Age You have selected after which the Retirement Income payout will commence. Income Payout Period is the period during which the monthly Retirement Income is paid out.*

Alternatively, You may also choose from the below options:

- a) Accumulate Your Retirement Income with Us to earn a non-guaranteed interest. We may change the interest rate at any time by giving You 30 days' notice. You may withdraw the deposits with Us at any time with no charges but the minimum withdrawal amount each time is the lesser of either SGD 1,000 or the entire deposit amount;
- b) Receive a partial lump sum payout via a partial surrender of the policy and receive a reduced Retirement Income starting one month after the Policy anniversary upon the Life insured reaching their selected Retirement Age. The reduction in Retirement Income is subjected to a minimum Guaranteed Monthly Retirement Income of SGD 500 or SGD 250 per month for the Income Payout Period of 10 or 20 years respectively and must be in the multiples of SGD 50; or
- c) Receive a full lump sum payout via a full surrender of the policy.

You have the option to either receive the monthly Retirement Income (via direct credit to Your designated bank account) or accumulate the amount with Us and earn a non-guaranteed interest. While You can choose one of these options at the application stage, if You did not state Your choice of option, the default option is to accumulate the Retirement Income. We may change the interest rate at any time by giving You

30 days' notice. You can write in to Us to change Your option 14 days before the Policy anniversary immediately after the Life insured reaches their selected Retirement Age.

### 3.3 Surrender Benefit

Upon surrender, the surrender Benefit is paid in one lump sum. The total surrender Benefit payable is the sum of the following:

- a) guaranteed Surrender value;
- b) reversionary bonus (if any);
- c) performance bonus (if any); and
- d) any Retirement Income accumulated with Us (if any) plus interest accrued up to the date of surrender;

less any outstanding amounts that You owe Us on this policy.

Surrender Benefit will be payable upon surrender from the end of the third Policy year after the Premiums have been paid for three years.

### 3.4 Maturity Benefit

On the Maturity date, while the policy is still in force and the Life insured survives, You will receive a lump sum maturity Benefit which consists of:

- a) the last Retirement Income payment if You have chosen to receive the Retirement Income;
- b) reversionary bonus (if any);
- c) performance bonus (if any); and
- d) any accumulated total Retirement Income plus any non-guaranteed interest;

less any outstanding amounts that You owe Us on this policy.

### 3.5 Loans

Subject to Our approval, You may take a loan on Your policy of up to 90% of its total Surrender value less any amounts owing to us. We will charge an interest on the policy loan and may change the interest rate at any time by giving You 30 days' written notice. Interest is accrued on a daily basis. You may repay the policy loan and interest at any time.

We will deduct the policy loan and its interest from any amount We may be due to pay to You under this policy.

### 3.6 Bonus

The Premiums You pay will go into a life Participating fund. We will share the profit or loss of this fund with You. Profits will be shared with You by giving You bonuses in three ways:

- i. **Non-guaranteed Monthly Retirement Income**  
The Non-guaranteed Monthly Retirement Income is determined annually and credited to the policy on the following Policy anniversary. Once the annualized Non-guaranteed Monthly Retirement Income is declared, it will be paid out together with the Guaranteed Monthly Retirement Income.
- ii. **Reversionary Bonus**  
The Reversionary Bonus is determined annually and credited to the policy on the following Policy anniversary. Once the Reversionary Bonus is declared and added/vested, it forms part of the guaranteed Benefit of the policy.

iii. **Performance Bonus**

Performance Bonus is a one-off bonus which may be paid when the policyholder surrenders the policy, makes a claim for any of the Benefits of the policy (except Special Conditions Benefit) or when the policy matures.

Bonuses are not guaranteed until they are declared to You.

### 3.7 **Paid-up Policy**

You may convert this policy to a paid-up policy so that You do not have to pay future Premiums. The coverage will be reduced. After conversion to paid-up policy, We will stop adding bonuses to Your policy and the Retirement Income will be reduced. Policy loan is not allowed after conversion to paid-up policy.

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## 4 **Your Responsibilities**

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### 4.1 **Premium**

The Premium rate for this plan is level and guaranteed throughout the Premium payment term. Premiums are payable for the entire Premium payment term and can be paid monthly, quarterly, half-yearly or yearly. You will pay the first Premium at the time You apply for this policy. Thereafter, You will pay all future Premiums within 30 days from the due date so as to continue the policy. If You fail to pay Premiums on time, We will pay the Premiums for You so that the policy can continue. We can only do so if the policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is not enough Surrender value, this policy will end. We will deduct these loans and interest from any amount We may be due to pay under this policy.

### 4.2 **Reinstatement**

If Your policy ends due to not paying an outstanding amount due, You may reinstate Your policy within 12 months from the policy lapsed date by:

- paying the outstanding amount You owe with interest; and
- giving Us satisfactory proof of the Life insured's good health, at Your own expense.

Reinstatement is subject to Our approval.

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## 5 **What is Covered?**

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Your policy covers the Benefits described below while the policy is in force.

### 5.1 **Death Benefit**

Upon death of the Life insured while the policy is in force:

I. Before the Retirement Income commences

The death Benefit payable is the sum of:

- a) The higher of:
  - i. 101% of the total Premiums You paid; or
  - ii. guaranteed Surrender value;
- b) reversionary bonus (if any); and

c) performance bonus (if any);  
less any outstanding amounts that You owe Us on this policy.

## II. On or after the Retirement Income commences

The death Benefit payable is the sum of:

- a) The higher of:
- i. 101% of the total Premiums You paid less total Guaranteed Monthly Retirement Income that has been paid out or accumulated with Us; or
  - ii. guaranteed Surrender value;
- b) reversionary bonus (if any);
- c) performance bonus (if any); and
- d) any accumulated total Retirement Income (Guaranteed Monthly Retirement Income and Non-guaranteed Monthly Retirement Income) plus any non-guaranteed interest; less any outstanding amounts that You owe Us on this policy.

When We make this payment, the policy ends.

While We assess the death claims, if the claimant needs financial assistance to prepare the funeral, We may consider offering an immediate payment of up to SGD 3,000 per insured life. This funeral expense financial aid, if given, will be deducted from the final death Benefit to the claimant. Our advance payment of this financial aid does not mean that We have approved the death claim. If the death claim is rejected after Our assessment, We have the right to ask You to return this advance payment.

### 5.2 Terminal Illness (TI) Benefit

If the Life insured has a Terminal illness while the policy is in force, We will pay the death Benefit in one lump sum.

The maximum aggregate amount payable is Five Million Singapore Dollars (SGD 5,000,000) per Life insured for all policies and riders issued by Us with Terminal illness Benefit.

If the Terminal illness Benefit payable is lesser than the death Benefit, the death Benefit will be automatically reduced by the amount paid for the Terminal illness. The policy remains in force and the remaining death Benefit is the original death Benefit less the amount paid for Terminal illness.

If the Terminal illness Benefit payable is the same as the death Benefit, the policy ends when We make this payment.

### 5.3 Special Conditions Benefit

During the policy term, if the Life insured is diagnosed with a covered special condition for the first time, We will pay a lump sum Benefit equivalent to SGD 10,000 per special condition. Before Our payment, any amounts owing to Us will first be deducted.

Each special condition can only be paid once and a maximum of two (2) claims can be made under this Benefit. Our payment on the special condition will not reduce the death Benefit of the policy.

No.	Special Conditions	Definitions
1	Alzheimer's Disease / Severe Dementia*	Deterioration or loss of cognitive function as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life insured. This diagnosis must be supported by the clinical confirmation of

		<p>an appropriate consultant and supported by the Company's appointed Doctor.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> <li>• Non-organic diseases such as neurosis and psychiatric illnesses; and</li> <li>• Alcohol related brain damage.</li> </ul>
2	Idiopathic Parkinson's Disease*	<p>The unequivocal diagnosis of Idiopathic Parkinson's Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:</p> <ul style="list-style-type: none"> <li>• The disease cannot be controlled with medication; and</li> <li>• Inability of the Life insured to perform (whether aided or unaided) at least 3 of the 6 "Activities of Daily Living" (ADLs) for a continuous period of at least six (6) months.</li> </ul> <p>For the purpose of this definition, "aided" shall mean with the aid of special equipment, device and/or apparatus and not pertaining to human aid.</p>
3	Osteoporosis with Fractures	<p>Osteoporosis is a degenerative bone disease that results in loss of bone. The diagnosis must be supported by a bone density reading which satisfies the World Health Organisation (WHO) definition of osteoporosis with a bone density reading T-score of less than -2.5. There must also be a history of three (3) or more osteoporotic fractures involving either femur, wrist or vertebrae. These fractures must directly cause the Life insured's inability to perform (whether aided or unaided) at least 1 of the 6 ADLs for a continuous period of at least six (6) months.</p> <p>For the purpose of this definition, "aided" shall mean with the aid of special equipment, device and/or apparatus and not pertaining to human aid.</p>

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).

#### Definition of Activities of Daily Living (ADLs):

- (i) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (ii) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (iii) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (iv) Mobility - the ability to move indoors from room to room on level surfaces;
- (v) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (vi) Feeding - the ability to feed oneself once food has been prepared and made available.



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## 6 What is Not Covered?

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There are certain conditions under which no Benefits will be payable.

### 6.1 Death Benefit

We do not pay the death Benefit if the death is directly or indirectly, wholly or partly caused by:

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first 12 months from the Policy Issue date or the latest Reinstatement date, whichever is later; or
- b) Pre-existing conditions within the first 12 months from the Policy Issue date or the latest Reinstatement date, whichever is later.

### 6.2 Terminal Illness (TI) Benefit

We do not pay the TI Benefit if the TI is directly or indirectly, wholly or partly caused by:

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- b) Pre-existing conditions within the first 12 months from the Policy Issue date or the latest Reinstatement date, whichever is later; or
- c) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV.

### 6.3 Special Conditions Benefit

We do not pay the Special Conditions Benefit if the special condition is directly or indirectly, wholly or partly caused by:

- a) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- b) Pre-existing conditions;
- c) Effects of drug or alcohol addiction; or
- d) AIDS, AIDS-related conditions or infection in the presence of HIV except HIV due to blood transfusion and occupationally acquired HIV.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our offer of conditional acceptance, the Policy Information Page and Endorsement. When any of the exclusion happens, We will return the higher of either the total Premiums paid (less any amounts previously paid to You under this policy) without interest or the Surrender value (if any), less any amounts owing to Us.

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## 7 Making Claims from the Policy

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### 7.1 How to make a Claim

We must be informed in writing within 3 months of the event giving rise to the claim. At the Proper claimant's own expense, he/she must give Us all documents and evidence We ask for to assess the claim. This may include re-examining the Life insured by a particular Doctor We appoint.

We reserve the rights to reject Your claim if the terms and conditions stated in this Policy Contract are not met.

## 7.2 Who do We pay Benefits to

If the policy has been assigned, the Benefit amount will be paid to the Assignee. If the policy has not been assigned, the Benefit amount will be paid to either You or Your executors, administrators, Nominees or any other Proper claimant if We have proof of the relationship of the person claiming the Benefit.

Before We pay any Benefit, We will deduct any amount You owe on this policy from the Benefit. By paying out the Benefit, it will end Our legal responsibility on this policy.

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## 8 Our Rights

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### 8.1 Incontestability

Claims will not be rejected and this policy will not be voided or have its terms revised after this policy has been in-force for two (2) years from the Policy commencement date or the latest Reinstatement date, whichever is later, except for:

- a) fraud;
- b) material non-disclosure and/or misrepresentation of a material fact that would have impacted acceptance of coverage;
- c) non-payment of Premium; or
- d) policy exclusions.

However, if the above mentioned event occurs, We reserve the rights to void the policy, revise the terms of the policy or reject any claims even after two (2) years have passed. We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any amounts owing to Us as well as any expenses incurred by Us in providing You the policy.

### 8.2 Correction of Mistakes and Errors

When We find any mistake or error made in this policy, We will make the correction and inform You by way of an Endorsement.

### 8.3 Fraud and Misrepresentation

If You or such other claimant or anyone acting on his / their behalf fraudulently makes any claim under this policy or obtains any sum payable under this policy through fraudulent means or devices, all Benefits paid under this policy shall be forfeited and must be immediately repaid. This policy will be terminated immediately and there will be no refund of Premiums.

### 8.4 Change of Address, Country of Residence or Citizenship

You must, as soon as practicable within three (3) months of the changes, notify Us in writing if there is a change in Your citizenship and / or usual country of residence. A change in the usual country of residence will be deemed to mean Your living or intending to live in another country other than Singapore in excess of twelve (12) consecutive calendar months.

You must also, as soon as practicable within three (3) months of the change, notify Us in writing if there is a change of address for the Life insured (if any).

We reserve the right and sole discretion to terminate or decline to renew the policy or continue cover on prevailing or varied terms and conditions.

## 8.5 Changes in Taxation, Regulations and Legislation

At any time when there are changes in taxation, regulations or legislation that will affect this policy, We may vary the terms of the policy accordingly. If We do so, We shall notify You by giving You 30 days' notice prior to such change.

## 8.6 Errors in Age / Gender / Smoker Status / Country of Residence

If the Age, gender, smoker status and/or country of residence of the Life insured is not correctly stated such that the Premium paid is wrong, We reserve the rights to adjust the Benefits. For underpayment of Premium, the claims will be pro-rated as if You have purchased a lower cover. For overpayment of Premium, We will refund the excess Premium paid without interest.

Based on the correct Age, gender, smoker status and/or country of residence, if the Life insured is not eligible to apply for this policy, We will not pay any Benefits and the policy will be terminated. When this happens, We will refund all Premiums paid (less any amounts previously paid to You under this policy) without interest and less any amounts owing to Us as well as any expenses incurred by Us in providing You the policy.

## 8.7 Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

- a) We are entitled not to accept the application; and
- b) if any policy is issued, We are entitled to end/terminate the policy, not pay any Benefits or not allow any transaction to be carried out under the policy. We will not refund any unutilised Premium when the policy is ended/terminated.

You will need to inform Us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

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## 9 Your Rights

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### 9.1 Free Look

You may return this policy for cancellation within 14 days after You receive the policy document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the Premium You paid and refund the balance to You. If Your policy document is sent by post, We consider this policy is delivered to You 7 days after the date of posting.

### 9.2 Transferring the Legal Right of the Policy

If You write to Us and We agree to the transfer, You can transfer (assign) this policy to another person. When We do so, You may not make any further transfer until the previous transfer has been properly cancelled by the Assignee.

We will not be responsible for the validity of any transfer of policy.

### 9.3 Change of Policy Ownership

On written request, You may change the owner or the interest of any owner back to the Life insured if he/she is at least 21 years old.

### 9.4 Nominees

Subject to the current laws and regulations, You may add, change or remove a Nominee(s) to receive the share of the Benefit by giving Us written notice in the prescribed form. However, if there is a trustee(s) appointed or created under the policy, the trustee(s) must consent before any change can be effected.

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## 10 When Will Your Policy End?

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Your policy will end when one of these events happens first:

- i. death of the Life insured;
- ii. We paid out 100% of the death Benefit of this policy;
- iii. full surrender of the policy;
- iv. Premium is not paid on time and there is insufficient Surrender value;
- v. at Maturity date and We paid out 100% of the maturity Benefit;
- vi. the loan amount on this policy owing to Us exceeds the Surrender value;
- vii. Your written request and Our acceptance of the application to terminate the policy; or
- viii. any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

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## 11 What Do We Mean With These Words?

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**Age** means the Age at next birthday.

**Assignee** means any person to whom You have transferred Your rights as the Policy Owner and the assignment is registered with Us.

**Basic policy** means the policy as it exists, including the supplementary terms and any Endorsement made to it, without any optional supplementary contract / rider.

**Benefit(s)** means any payments that We will pay and/or the amount of Premium that We will waive when certain events defined in this policy occur.

**Doctor** means a licensed person who is qualified by degree in western medicine to practice medicine. The license is given by the appropriate medical authority of his country of residence to practice medicine within his scope of licensing and training. This cannot be You, the Life insured, a family member or a relative.

**Endorsement** means any written change to the policy which is issued and properly authorised by Us.

**Life insured** means the person whom We provide the cover for. The Life insured does not have any right to the policy, unless he/she is also the Policy owner.

**Maturity date** is the date the policy ends and where a maturity Benefit is payable.

**Nominee(s)** is a person that You have nominated (under the **Insurance Act 1966** and **Insurance (Nomination of Beneficiaries) Regulations 2009**) to receive the policy monies payable under the policy upon Your death. The nomination must be registered with Us.

**Participating** means it shares in the surplus or profits of the life Participating fund.

**Policy commencement date** means the date the policy commences, as shown in the Policy Information Page.

**Policy issue date** means the date We issue the policy. This is shown in the Policy Information Page.

**Policy owner** is the person named as the owner in the Policy Information Page or any Endorsement issued by Us. The Policy owner has full rights on the policy, unless the policy has been transferred to another party.

**Policy year / Policy anniversary** is the 1-year period that starts on the Policy commencement date or any subsequent anniversary of the Policy commencement date.

**Pre-existing condition** means the existence of any signs or symptoms before the Policy commencement date or Reinstatement date for which treatment, medication, consultation, advice, or diagnosis has been sought or received by the Life insured or would have caused any reasonable and sensible person to get medical advice or treatment.

**Premium(s)** is the amount of money that You pay to Us to keep this policy in force.

**Prohibited Person** means a person or entity who is, or who is related to a person or entity:

- a) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict Us from providing insurance or carrying out any transaction under this policy; or
- b) who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

**Proper claimant(s)** has the meaning in the **Insurance Act 1966**. It means a person who claims to be entitled to the sums in question as executor of the deceased, or who claims to be entitled to that sum (whether for his own Benefit or not) and is the widower, widow, parent, child, brother, sister, nephew or niece of the deceased.

**Proposal form** means the form You signed to buy this policy from Etiqa Insurance Pte Ltd. It includes anything written, said (and recorded) and/or any document given to Us which has information for Us to rely on before We decide to issue this policy.

**Reinstatement date** is the date we reinstate your policy back to inforce.

**Surrender value** means the monetary value the Basic policy has accumulated over the lifetime of the policy, minus any outstanding amount that You owe Us.

**Terminal illness** is the conclusive diagnosis of an illness that is expected to result in the death of the Life insured within 12 months. This diagnosis must be supported by a specialist and confirmed by the Company's appointed Doctor. Terminal illness in the presence of HIV infection is excluded.

**We, Our, Us, the Company** means Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).

**You, Your** means the Policy owner.