Product Summary: China Life Critical Trio

Important Notes:

This Product Summary is for general information only and shall not constitute a part of any insurance contract. It is a simplified description of the key product features and is not intended to be exhaustive. The full terms and conditions can be found in Your policy contract. In the event of any conflict between this Product Summary and the policy contract, the terms of the policy contract shall prevail.

Details of the Plan Provider:

China Life Insurance (Singapore) Pte. Ltd., 1 Raffles Place, #46-00, One Raffles Place Tower 1, Singapore 048616. Tel: 6727 4800. Website: www.chinalife.com.sg. Company Registration No.: 201433645N.

Note:
1. "You"/"Your" refers to the policy owner. "We"/"Us"/"Our" refers to China Life Insurance (Singapore) Pte. Ltd.
2. Capitalised terms used herein and not otherwise defined shall carry the meanings assigned to it under the policy provisions in the policy contract.

Plan Description:

China Life Critical Trio is a yearly renewable, non-participating term insurance plan that provides financial protection in the event the life insured is diagnosed with advanced stage of Cancer, Heart Attack or Stroke during the policy term. In addition, the plan also pays a lump sum in the event of death of the life insured during the policy term.

This plan does not have any cash value.

Premiums

Premiums are not guaranteed and We reserve the right to adjust the premium from time to time. We will give You at least 45 days' written notice before doing so.

At each renewal, the renewal premium will be based on the prevailing premium rates and the life insured's age at the time of renewal.

You may choose to pay Your regular premiums yearly or monthly.

I confirm that the representative has explained the information in the product summary to my satisfaction, and I understand the benefits and limitations of the plan I am buying.

Representative's Signature & Date: ____________________ Proposer's Signature & Date: ________________________

Representative's Name: ______________________________ Proposer's Name: __________________________________

Plan Benefits:

i. Death Benefit

In the event of death of the life insured while the policy is in force, We will pay a lump sum death benefit of SGD 5,000 less outstanding premium (if any) and future instalment premiums which are required to make up the full year's premiums (if any).

The policy terminates thereafter.

ii. Critical Illness (CI) Benefit

In the event that the life insured is diagnosed with Major Cancer, Heart Attack of Specified Severity or Stroke with Permanent Neurological Deficit, we will pay 100% of the sum insured, less amount owing to us. The policy terminates thereafter.

You may refer to Appendix A for the list of Covered CI Conditions.

The Life Insurance Association Singapore ("LIA") has standard definitions for 37 types of severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the LIA standard Definitions (Version 2019).

The Covered CI Conditions payable is subject to the CI per life limit of SGD3,000,000 (or SGD1,000,000 for juvenile) as aggregated with other policies and riders issued by us on the same life insured.

Eligibility:

To be eligible for this plan, the Life Insured must be between the age of 15 days and 65 years old and is:

- a citizen or permanent resident of Singapore; or
- a Singapore resident with a bona-fide residential address in Singapore and must furnish a copy of a valid:
  - Work Permit / Employment Pass;
  - Dependant Pass;
  - Long-Term Visit Pass (LTVP); or
  - Student Pass,

with a validity period of at least 1 year from the date of proposal and the life insured must be staying at least 6 months in Singapore within a 12 months period from the date of proposal.

Key Product Provisions:

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and You are advised to refer to the actual terms and conditions in the policy contract. Please consult Your representative should You require further explanation.

i. Waiting Period

We shall not pay the Critical Illness Benefit if the life insured experience first symptoms of Major Cancer, Heart Attack of Specified Severity or Stroke with Permanent Neurological Deficit within 90 days from the the Date of Policy Issuance, Date of Reinstatement or the effective date of endorsement issued for upgrade of plan type, whichever is later. When this happens, We will refund the Premiums paid without interest, less any outstanding amounts owing to us from this policy.

ii. Survival Period

We shall not pay any Critical Illness Benefit if the Life Insured dies within 7 days after the date of diagnosis or the date of surgical procedure performed for Major Cancer, Heart Attack of Specified Severity or Stroke with Permanent Neurological Deficit covered under this benefit. When this happens, We will refund the Premiums paid without interest, less any outstanding amounts owing to us from this policy.

iii. Renewability

This is a yearly renewable plan and the policy term is 1 year. Policy will be renewed automatically at the end of policy term for another 1 year at the same plan type without further evidence of insurability provided always that all the following conditions are met:

(a) this policy is in force and there is no outstanding premium immediately before the date on which the renewal takes effect;
(b) we have received and accepted the renewal premium on the date on which the renewal takes effect;
(c) the life insured has not reached age 100; and
(d) no claim has been made on or admitted under this policy.

The premium payable upon renewal will be based on the prevailing premium rates of the same plan type at the attained age of the life insured at the start of each renewal.

If You do not wish to renew Your policy, You must inform Us in writing no later than 30 days before the end of Your policy term, otherwise Your policy will be automatically renewed as stated above.

iv. Reinstatement

If the Policy has lapsed due to non-payment of premium(s), You may apply for the policy to be reinstated within 30 days from the date the policy is lapsed by submitting evidence of insurability. We reserve the right to refuse such an application. If We have accepted the reinstatement application, the policy will only be reinstated if the required premium for reinstatement has been paid, within 15 days from the date of acceptance of the application for reinstatement.

All endorsement on and variation in the policy authorised by Us and any premium loading imposed previously will also apply to the policy upon reinstatement unless otherwise agreed in writing by Us.

v. Exclusions

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

1) We will not pay any benefit if the death is due to or has resulted from:

- any pre-existing condition which the life insured suffered or was suffering from, before the date of policy issuance or the date of reinstatement, whichever is later;
- the life insured, whether sane or insane, committing suicide within 1 year from the date of policy issuance or the date of reinstatement, whichever is later; or
- a criminal act or an attempt of such an act.

2) We will not pay Covered CI benefits in any of the following circumstances:

- Illnesses or surgical procedures other than a diagnosis of a condition, or performance of a surgical procedure for a Critical Illness defined under this benefit and diagnosed by the Registered Medical Practitioner;
- any Pre-existing Condition which the Life Insured suffered or was suffering from, before the Date of Policy Issuance or the Date of Reinstatement, whichever is later, unless a declaration was made in the application for, or reinstatement of, this benefit and such application is specifically accepted by Us;
- deliberate acts such as self-inflicted injuries, self-inflicted illnesses, acts violating the law or an attempt of such an act or attempted suicide;
- deliberate misuse of drugs or alcohol;
- any congenital anomaly or defect;
- donation of any of the Life Insured's organs; or
- Acquired Immune Deficiency Syndrome ("AIDS"), AIDS-related complex or infection by Human Immunodeficiency Virus ("HIV"), except as defined under Covered Condition.

Please refer to Your policy contract for full details of the exclusions.

vi. Termination

This policy shall automatically terminate on the earliest occurrence of the following:

a) when We receive the policy owner's written request to terminate this policy;
b) when the life insured dies;
c) when the Covered CI Conditions is paid out in full;
d) when the premium on this policy remains unpaid upon the expiry of the grace period; or
e) when the life insured reached age 100.

vii. Grace Period

A grace period of 30 days from the due date of any premium payment, except for the first premium. The policy will remain in force during the grace period. If any premium remains unpaid at the expiration of the grace period, the policy shall lapse on the day immediately following the expiration date of the grace period.

ix. Free-look Period

You have up to 14 days to change your mind, cancel the purchase, and seek a refund. This starts from the day You receive your policy contract. However, You will have to bear any expenses already incurred by us, such as medical or processing costs.

If You have requested for the policy to be mailed to You, the 14-day free-look period will start 7 days from the date We post the policy to You.

In the event that We receive Your written notice to cancel the Policy, the Policy shall be deemed to have been void from the Cover Start Date and We shall not be liable for any claim made prior to the return of this Policy.

Policy Owners' Protection Scheme:

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 GIA / LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Appendix A:

1. **Stroke with Permanent Neurological Deficit**

A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, intracerebral embolism and cerebral thrombosis resulting in Permanent Neurological Deficit. This Diagnosis must be supported by all of the following conditions:

- Evidence of permanent clinical neurological deficit confirmed by a consultant neurologist at least six (6) weeks after the event; and
- Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques consistent with the Diagnosis of a new stroke.

The following are excluded:
- Transient Ischaemic Attacks;
- Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease;
- Vascular disease affecting the eye or optic nerve;
- Ischaemic disorders of the vestibular system; and
- Secondary haemorrhage within a pre-existing cerebral lesion.

2. **Heart Attack of specified severity**

Death of heart muscle due to ischaemia, that is evident by at least three (3) of the following criteria proving the occurrence of a new heart attack:
- History of typical chest pain;
- New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block;
- Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above;
- Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be done by cardiologist specified by us.

For the above definition, the following are excluded:
- Angina;
- Heart attack of indeterminate age; and
- A rise in cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure including, but
- not limited to, coronary angiography and coronary angioplasty.

Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml

3. **Major cancer**

A malignant tumour positively Diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer Diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

All tumours which are histologically classified as any of the following:

- Pre-malignant;
- Non-invasive;
- Carcinoma-in-situ (Tis) or Ta;
- Having borderline malignancy;
- Having any degree of malignant potential;
- Having suspicious malignancy;
- Neoplasm of uncertain or unknown behavior; or
- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;

- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;

- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.