Product Summary: SOPHY

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 in the policy contract.

Plan Description:

SOPHY is a non-participating, yearly renewable term insurance plan that provides financial protection in the event the life insured is diagnosed with cancer of any stages or upon occurrence of impairment or conditions that required undergoing of surgery to the life insured's cardiovascular or neurological system during the policy term. In addition, this 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.

Premium

Premium is non-guaranteed and may be adjusted from time to time based on future experience. 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.

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 20,000 to you 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

If the Life Insured is diagnosed with any of the conditions defined in Appendix A, We will pay 100% of the sum insured, less the claim amount paid for Angioplasty & Other Invasive Treatment For Coronary Artery (if any), the outstanding premium (if any) and future instalment premiums which are required to make up the full year's premiums (if any).

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: ______________________________

For angioplasty & other invasive treatments for coronary artery claims, We will pay 10% of the sum insured, less the outstanding premium (if any) and future instalment premiums which are required to make up the full year's premiums (if any), subject to a maximum sum insured of S$25,000. We will only pay any claims arising from and associated with Angioplasty & Other Invasive Treatment For Coronary Artery once. The sum insured will reduce accordingly after We make this payment.

For avoidance of doubt, the lump sum benefit payable for the life insured being diagnosed with Angioplasty & Other Invasive Treatment For Coronary Artery is an acceleration of part of the Critical Illness Benefit payout.

The policy will end once 100% of sum insured is paid out.

Below is the list of covered CI conditions:

1. Cancer
2. Cardiovascular System (moderate / severe Impairment)
3. Cardiovascular System (moderate / severe Surgery)
4. Neurological System (moderate / severe Impairment)
5. Neurological System (moderate / severe Surgery)
6. Angioplasty & Other Invasive Treatment For Coronary Artery (Surgery)

The Critical Illness benefit payable is subject to the CI per life limit of SGD3,000,000 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 any of the covered CI conditions within 90 days from the date of policy issuance,date of reinstatement of this policy, 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. Guaranteed 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; and
(c) the life insured has not reached age 85.

The premium payable upon renewal will be based on the prevailing premium rates 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.

iii. 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.

iv. 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 CI benefit in any of the following circumstances:

- Illnesses or surgical procedures other than a diagnosis of a condition, or performance of a surgical procedure under a Critical Illness in this policy;
- any Pre-existing Condition which existed or was existing or the cause or symptoms of which existed or were existing or evident, or 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 Policy 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 Appendix A.

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

v. 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 100% of the sum insured has been paid out;
d) when the policy expires, or is otherwise not renewed;
e) when the premium on this policy remains unpaid upon the expiry of the grace period; or
f) when the life insured reached age 85.

vi. 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.

vii. 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 your insurer 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) Cancer

a) Early Cancer

Diagnosis of one of the following:

(i) Carcinoma-in-situ, which is a focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.
(ii) Early Prostate, Thyroid or Urinary Bladder Cancer that is histologically described using the TNM Classification as T1N0M0 (TNM Classification).
(iii) Early Chronic Lymphocytic Leukaemia diagnosed at RAI Stage 1 or 2.
(iv) Neuroendocrine Tumours histologically classified as T1N0M0 (TNM Classification)
(v) Early Invasive Melanoma that has not invaded beyond the epidermis.
(vi) All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual.

The diagnosis of Cancer or Carcinoma in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

The following conditions are specifically excluded from coverage:

(i) All tumours which are histologically classified as any of the following:
- Pre-malignant;
- Having borderline malignancy;
- Having any degree of malignant potential;
- Having suspicious malignancy;
- Neoplasm of uncertain or unknown behavior; or
- Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without carcinoma in-situ) and low grade & high grade squamous epithelial lesions unless specifically reported as CIS (carcinoma in situ).

(ii) Prostatic Intraepithelial Neoplasia (PIN)
(iii) Vulvar Intraepithelial Neoplasia (VIN)
(iv) All tumours in the presence of Human Immunodeficiency Virus (HIV) infection;
(v) All Gastro-Intestinal Stromal tumours histologically classified as below Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual;
(vi) Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
(vii) Chronic Lymphocytic Leukaemia RAI Stage 0; or
(viii) Carcinoma in-situ of the biliary system.

The cancer must be diagnosed by a Doctor.

We shall be entitled to request for further medical examinations or tests to be performed by a Doctor of our choice in the event that We are of the opinion that the medical reports and/or biopsy results that You have provided to us are insufficient for these purposes.

b) Major Cancer

A malignant tumour positively diagnosed with histological confirmation and characterised 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:
(i) 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 behaviour; or
- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia.

(ii) Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
(iii) Malignant melanoma that has not caused invasion beyond the epidermis;
(iv) All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
(v) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
(vi) All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
(vii) All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
(viii) 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;
(ix) Chronic Lymphocytic Leukaemia less than RAI Stage 3;
(x) 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
(xi) All tumours in the presence of HIV infection.

For the purposes of this section, “**Doctor**” means any physician qualified by degree in Western medicine and legally licensed and authorised to practise medicine and surgery in the geographical area of his or her practice or a surgeon duly qualified and licensed and practising pursuant to the laws of the country concerned. This shall not include a Chinese Physician, You, the Life Insured or any spouse, relative or employee of either You or the Life Insured.

2) Cardiovascular System (Impairment)

a) <u>Moderate Impairment</u>

Impairment of cardiovascular function resulting in confirmed diagnosis of one of the following:
(i) The ejection fraction of the heart is less than or equal to 40%, as measured by Echocardiogram or cardiac impairment of at least class III of the New York Heart Association (NYHA) Classification. The state must be irreversible and present for at least six (6) month, and not improvable by the intake of medication.
(ii) Coronary artery disease in which two major coronary arteries are occluded by a minimum of sixty percent (60%) proven by coronary angiogram only (non-invasive diagnostic procedures excluded). For the purpose of this definition, “major coronary artery” refers to the left main stem artery, left anterior descending artery, circumflex artery and right coronary artery (but not including their branches). Diagnosis by Imaging or non-invasive diagnostic procedures such as CT scan or MRI does not meet the confirmatory status required by the definition.

b) <u>Severe Impairment</u>

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction.

(i) A history of typical chest pain;
(ii) 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 and
(iii) Elevation of the cardiac biomarkers, inclusive of CPK MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
  - o Cardiac Troponin T; or
  - o Cardiac Troponin I > / = 0.5 ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:
(i) occurrence of an acute coronary syndrome including but not limited to unstable angina.
(ii) a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

Ejection fraction of the heart is less than or equal to 30%, as measured by Echocardiogram or cardiac impairment of at least class IV of the New York Heart Association (NYHA) Classification.

The state must be irreversible and present for a continuous period of at least six (6) months, and not be improvable by the intake of medication.

3) Cardiovascular System (Surgery)

a) Moderate Surgery

Actual undergoing of minimally invasive surgery to repair disease or disorder of the heart, heart valves or coronary arteries.

All Intra-arterial and catheter based methods are excluded.

b) Severe Surgery

Actual undergoing of open-heart surgery (with thoracotomy) to treat any disease or disorder of the heart.

Angioplasty, keyhole techniques, intra-arterial techniques or other minimally invasive techniques are excluded.

4) Neurological System (Impairment)

a) Moderate Impairment

Occurrence of one of the following:

(i) Dementia caused by organic diseases which results in confirmed Clinical Dementia Rating of at least 2 and above.

(ii) Neuro-muscular or spinal cord disease resulting in neurological deficit with persistent signs of involvement of the spinal nerve columns and the motor centres in the brain and with spastic weakness and atrophy of the muscles of the extremities or resulting in permanent bowel and bladder dysfunction requiring permanent regular self-catheterisation or a permanent urinary or bowel conduit.

b) Severe Impairment

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of 3 months applies.

For the above definition, the following are not covered:

(i) Transient ischemic attacks
(ii) Cerebral symptoms due to migraine
(iii) Traumatic injury to brain tissue or blood vessels
(iv) Vascular disease affecting the eye or optic nerve or vestibular functions.

Occurrence of one of the following:

(i) Neuro-muscular disease

- Diagnosis of neuro-muscular disease which results in significant muscle weakness and permanent inability to perform (whether aided or unaided) 3 out of 6 Activities of Daily Living for a continuous period of at least 6 months. Neuro-muscular diseases covered include motor neurone disease, multiple sclerosis, muscular dystrophy and amyotrophic lateral sclerosis. Permanency must be diagnosed no sooner than 6 months.

(ii) Coma

- A coma that persists for at least 96 hours. This diagnosis must be supported by evidence of all the following:
  - No response to external stimuli for at least 96 hours;
  - Life support measures are necessary to sustain life; and
  - Brain damage resulting in permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

For the above definition, medically induced coma and coma resulting directly from alcohol or drug abuse are excluded.

(iii)Severe Dementia

- Diagnosis of severe dementia caused by organic diseases with Clinical Dementia Rating of 3.

All diagnosis must be clinically confirmed by a registered specialist.

5) Neurological System (Surgery)

a) Moderate Surgery

Actual undergoing of the following surgeries:

(i) Burr hole surgery to the skull or transphenoidal surgery for the insertion of shunt, to remove subdural haematoma, abnormal growth or lesion, or repair of intracranial aneurysm or arterio-venous malformation. Partial removal of pituitary microadenoma and endovascular surgery are specifically excluded.
(ii) Endarterectomy of the carotid artery which has been necessitated as a result of at least 80% narrowing of the carotid artery as diagnosed by an arteriography or any other appropriate diagnostic test that is available.

Endarterectomy of blood vessels other than the carotid artery are specifically excluded.

b) Severe Surgery

The actual undergoing of surgery to the skull under general anesthesia during which a craniotomy (surgical opening of skull) is performed.

The following are excluded:

(i) Burr hole procedures
(ii) Transphenoidal procedures
(iii) Endoscopic assisted procedures or any other minimally invasive procedures
(iv) Brain surgery as a result of an accident

6) Angioplasty & Other Invasive Treatment for Coronary Artery (Surgery)

The actual undergoing of balloon angioplasty or similar intra-arterial catheter procedure to correct a narrowing of minimum 60% stenosis, of one or more major coronary arteries as shown by angiographic evidence. The revascularisation must be considered medically necessary by a consultant cardiologist.

Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.

Payment under this condition is limited to 10% of the Sum Insured under this policy subject to a maximum sum insured of S$25,000. This benefit is payable once only and shall be deducted from the amount of this policy, thereby reducing the amount of the Sum Insured which may be payable herein.

Diagnostic angiography is excluded.

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