

Great Early Cancer Care Special

Plan Description

A **non-participating plan** that provides benefits for

1. Cancer - Early, Intermediate and Advanced Stage, **or**
2. Death, **or**
3. Maturity of the policy.

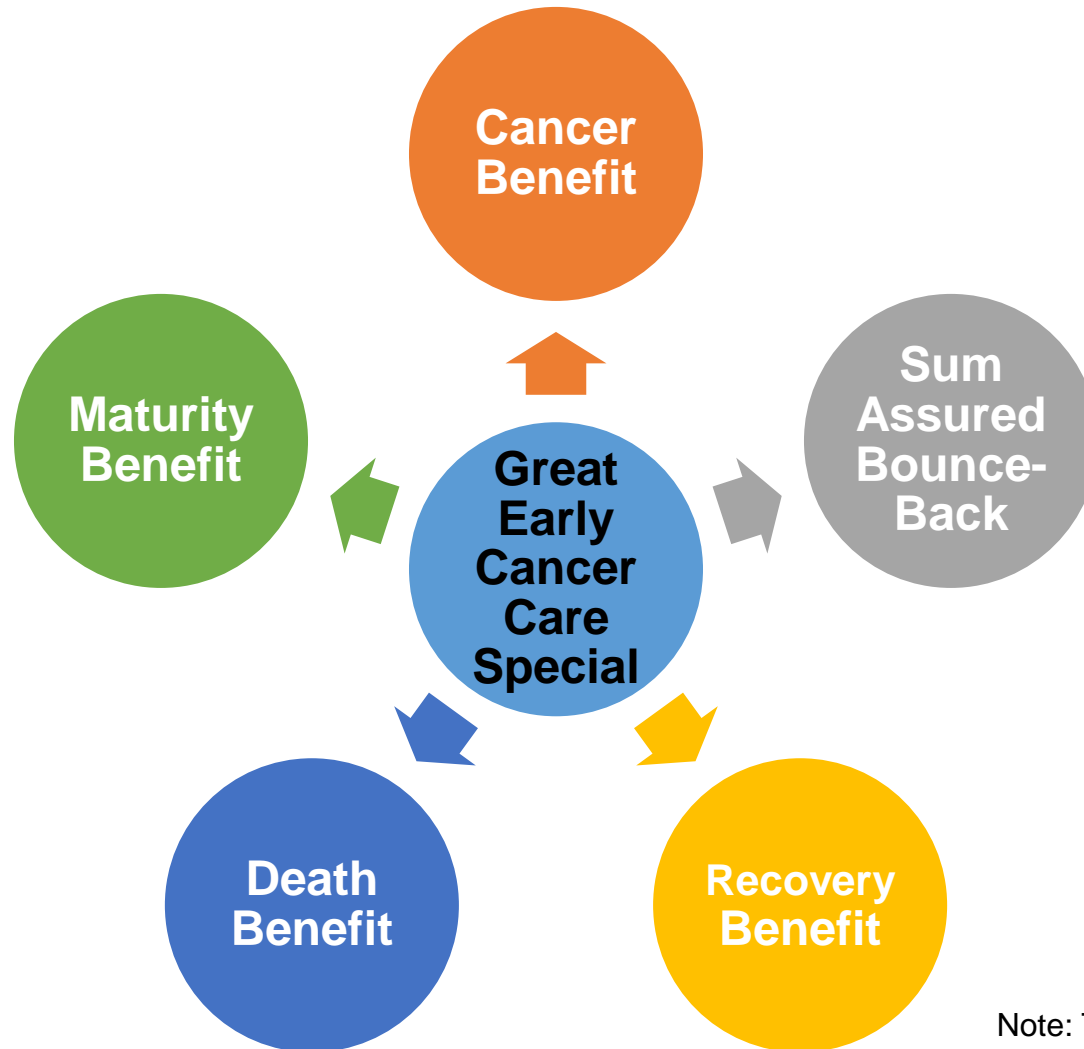
Plan matures at policy anniversary on which the life assured's age is 80 years next birthday.

This plan does **NOT require medical underwriting** and it is offered to **pre-selected customers only**.

This plan is **NOT** subjected to Goods and Services Tax (GST).

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Plan Overview



Note: Terms and conditions apply

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Cancer Benefit

Upon occurrence of the cancer event as mentioned below, a percentage of the basic sum assured (depending on the severity of the covered event claim) will be payable in one lump sum.

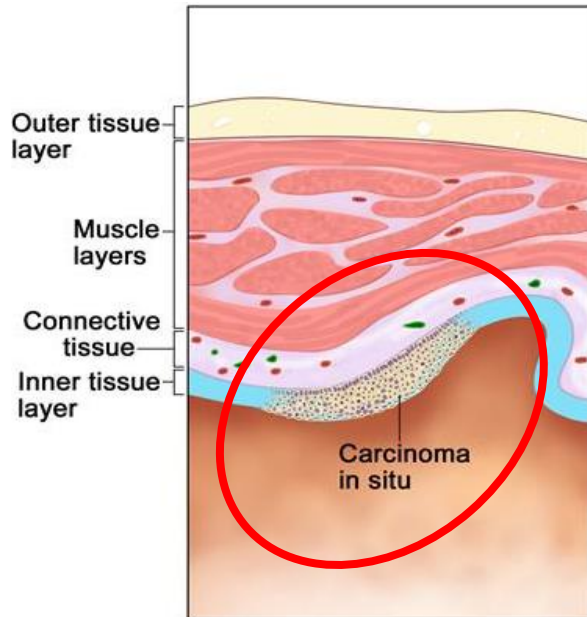
Cancer stage	Benefits Payout for Different Stages of Cancer Events
Early Stage	50% of Basic Sum Assured
Intermediate Stage or Advanced Stage	100% of Basic Sum Assured ¹ or total premium paid, whichever is higher.

¹The basic sum assured payable in respect of any claim made for intermediate Stage Cancer or Advanced Stage Cancer, shall be subject to the deduction of any previous claim paid for the Early Stage Cancer Benefit, if the Intermediate Stage Cancer or Advanced Stage Cancer, is within 6 months from the **date of diagnosis** of the Early Stage Cancer.

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Early Stage Cancer Coverage (5 covered events)



(1) Carcinoma in situ 原位癌

Carcinoma in situ (CIS) means **the 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 ...**

(2) Early Prostate Cancer

早期前列腺癌

(3) Early Thyroid Cancer

早期甲状腺癌

(4) Early Bladder Cancer

早期膀胱癌

(5) Early Chronic Lymphocytic Leukaemia

早期慢性淋巴细胞白血病

Note:

1. Please refer to product write-up and sample policy contract for details
2. Terms and Conditions apply

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Intermediate Stage Cancer Coverage (2 covered events)

(1) Mastectomy for CIS Breast (乳房切除术)

(Layman term: a surgical operation to remove a breast)

The actual undergoing of a mastectomy due to Carcinoma-in-situ of the breast. The mastectomy must be certified to be absolutely necessary by a specialist in the relevant field. Partial mastectomy and lumpectomy do not fulfil the above definition;

OR

(2) Prostatectomy for Early Prostate Cancer (前列腺切除术)

(Layman term: a surgical operation to remove all or part of the prostate gland)

The actual undergoing of prostatectomy where the histological findings thereafter indicate the presence of Stage 1 Prostate Cancer. The prostatectomy must be certified to have been absolutely necessary by a specialist in the relevant field. Partial prostatectomy is specifically excluded.

Note:

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Advanced Stage Cancer Coverage

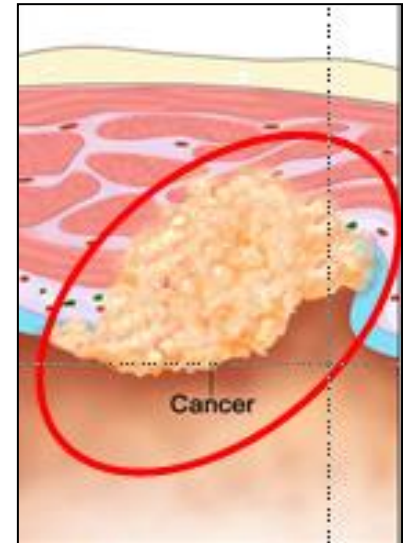
Cancer

Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are **not** covered:

- a) All cancers which are histologically classified as any of the following:
 - pre-malignant, non-invasive, carcinoma in situ, having borderline malignancy or having malignant potential.
- b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification).
- c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification).
- d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification).
- e) Chronic Lymphocytic Leukemia less than RAI Stage 3.
- f) All cancers in the presence of HIV.
- g) Any skin cancer other than malignant melanoma.



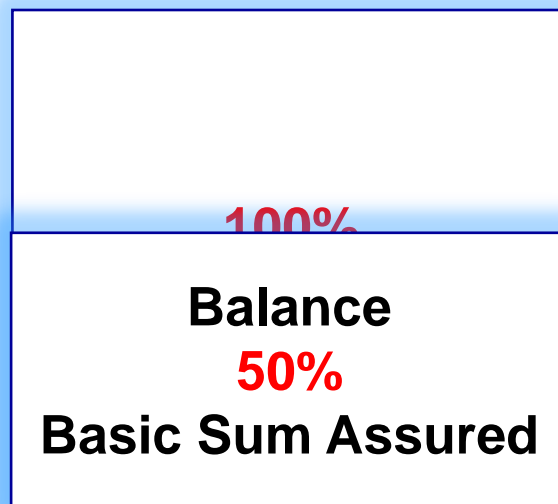
Note:

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Cancer Benefit: Sum Assured Bounce-Back (for Early Stage Cancer)

The basic sum assured which has been reduced upon payout of Early Stage Cancer Benefit will bounce back to 100% after 6 months from the diagnosis date of the Early Stage Cancer. Thereafter, the Sum Assured will remain at 100% throughout the remaining tenure of the policy.



Bounce Back

After 6 months from the diagnosis date of the Early Stage Cancer

Note: Terms and conditions apply

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Cancer Benefit: Recovery Benefit For Intermediate / Advanced Stage Cancer

Recovery Benefit



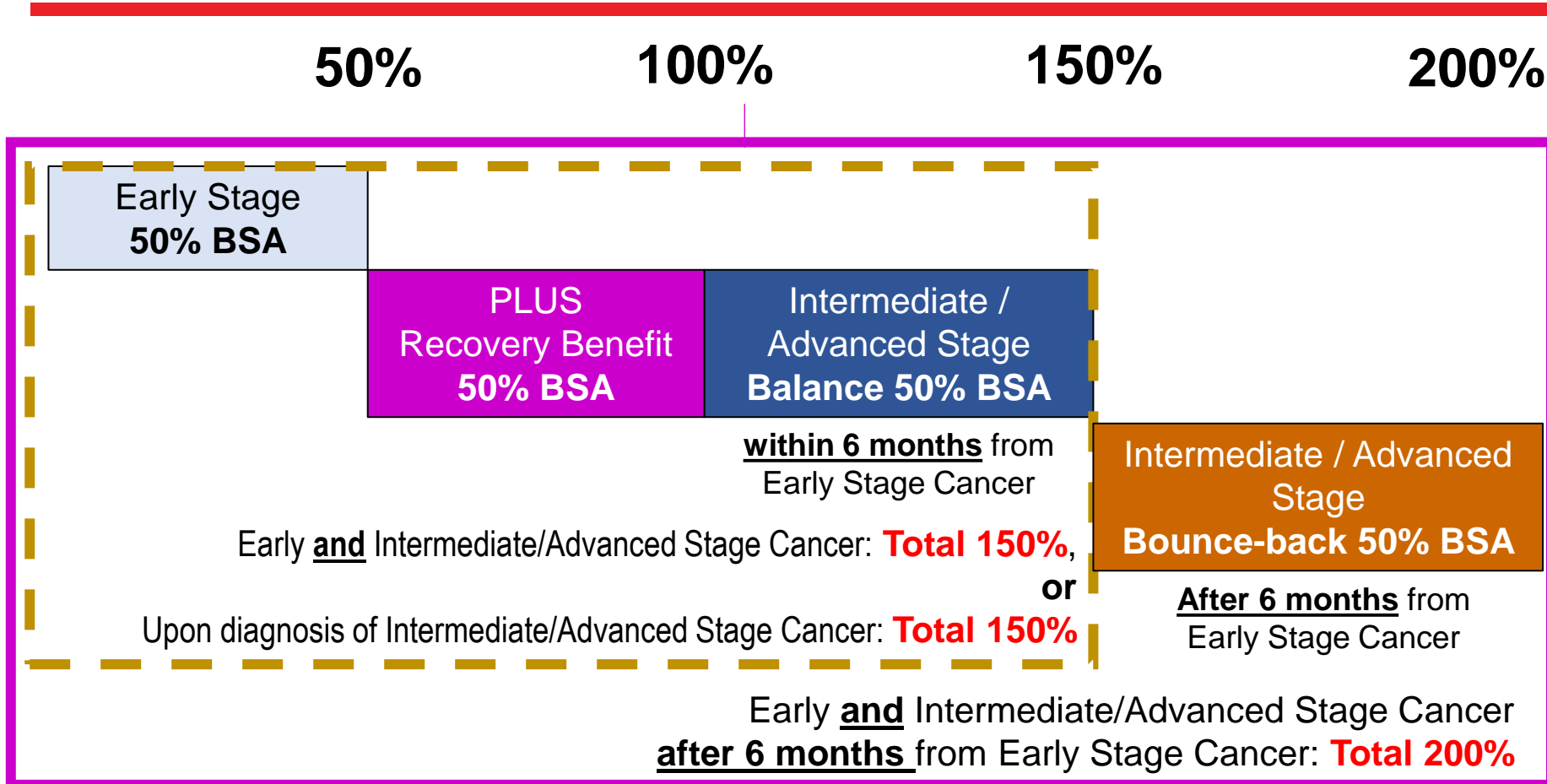
50% of basic sum assured will be payable in one lump sum upon Intermediate or Advanced Stage Cancer.

Recovery Benefit will be paid together with the Intermediate or Advanced Stage Cancer Benefit.

Note: Terms and conditions apply

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Summary Of Cancer Benefits



Note:

1. The policy shall terminate upon Intermediate or Advanced Stage Cancer, Death and Maturity claim.
2. Terms and Conditions apply

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Other benefit → **Death Benefit** or Maturity Benefit



Upon death of the life assured, the Company will pay the total premium paid **or** cash value[#], whichever is higher in one lump sum.

[#]In the event of death of life assured within 6 months from the diagnosis date of early stage cancer and a claim has been paid for the Early Stage Cancer Benefit, the cash value shall be reduced by 50%.

Note: The policy shall terminate upon Intermediate or Advanced Stage Cancer, Death and Maturity claim.

Note: Terms and conditions apply

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Other benefit → Death Benefit or **Maturity Benefit**

Upon the survival of the life assured to the policy anniversary on which the life assured's age is 80 years next birthday,
100% of the basic sum assured[^]
or total premium paid,
whichever is higher, will be payable.

**Maturity
Benefit**



[^]The basic sum assured payable in respect of Maturity Benefit shall be subject to the deduction of any previous claim paid for Early Stage Cancer Benefit, if the maturity date of the policy is within 6 months from the date of diagnosis of the early stage cancer.