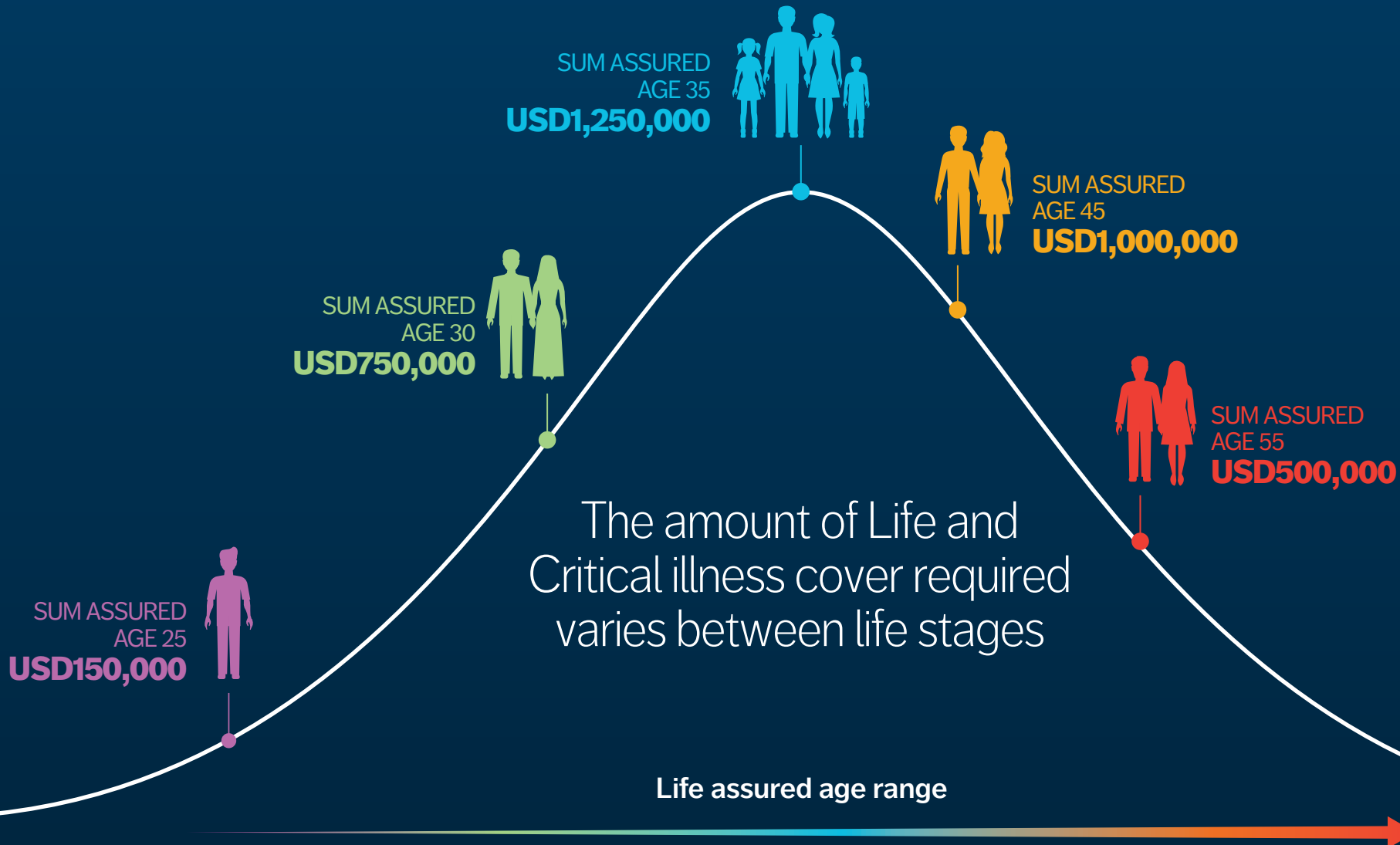


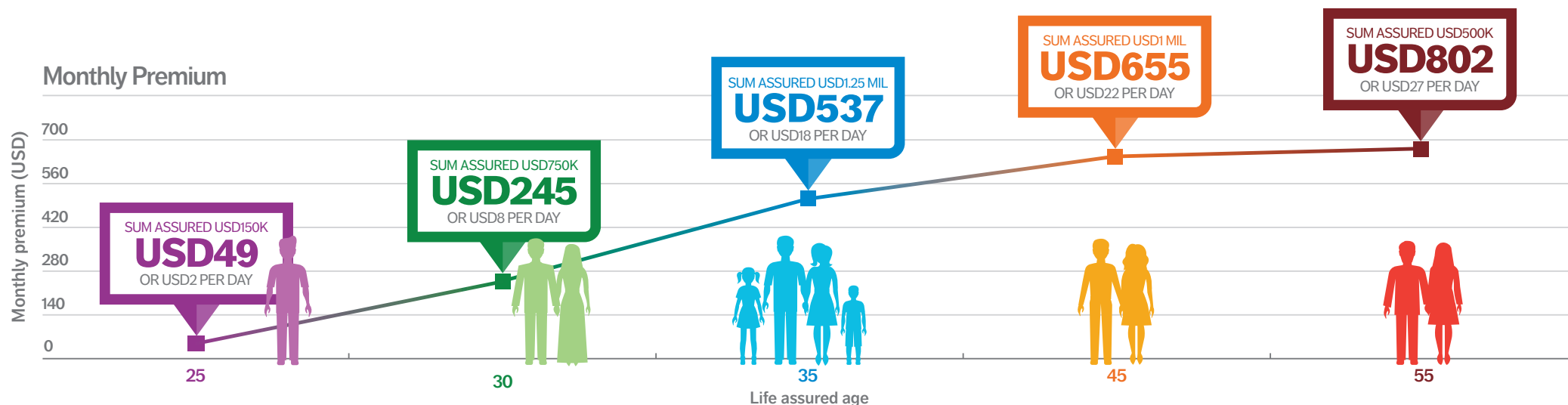
Assess your need for Life and Critical illness insurance



The cover needs above are indicative only. Exact cover requirements will depend on income, age, liabilities etc. at any given time.

Reasons why you need Life and Critical illness cover

No	Reasons	Single	Newly married	Married with kids	Married with empty nest	Married and retired
1	To replace your income on death		✓	✓	✓	
2	To cover your income if you become seriously ill or have an accident	✓	✓	✓	✓	
3	To make potential modifications to your home to help you cope with the impact of a serious illness or an accident	✓	✓	✓	✓	✓
4	To pay additional ongoing costs following a serious illness or an accident e.g. medical, nursing cost etc.	✓	✓	✓	✓	✓
5	To cover debts	✓	✓	✓	✓	✓
6	To cover a mortgage	✓	✓	✓	✓	✓
7	For funeral and repatriation costs	✓	✓	✓	✓	✓
8	To ensure your parents are looked after in retirement		✓	✓	✓	
9	To ensure your children's schooling, university, wedding costs are met			✓	✓	
10	Leave a legacy for your children			✓	✓	✓



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The premiums quoted are based on commencing a plan at age 25, 30, 35, 45 and 55 until the age 65 for the relevant sum insured overleaf as a male, non smoker, Indian/Western expatriate.