

2. Life Insurance

Overview

Life insurance is the cornerstone of responsible financial planning. In the event of your passing, a life insurance policy provides your family with a tax-free lump sum that can replace lost income, pay off outstanding debts such as a mortgage, fund your children's education, and cover funeral expenses. Our plans are structured to give your dependants a genuine financial foundation — not just a short-term cushion — during one of the most difficult periods of their lives.

We offer term life, whole-of-life, and investment-linked policies, each designed to suit different life stages and financial goals. Whether you are a young professional taking out your first policy, a parent securing your family's future, or a retiree looking to leave a meaningful inheritance, we have a solution that fits your circumstances and budget. Our advisors will walk you through every option with complete transparency — no jargon, no hidden exclusions.

A life insurance policy is not for you — it is the greatest gift you can leave for the people who depend on you.

Policy Options

4. Term Life Cover

Fixed-term protection over 10, 20, or 30 years. Pays a lump sum to your beneficiaries if you pass away within the policy term — simple, affordable, and straightforward.

5. Whole-of-Life Policy

Guaranteed payout whenever you pass away, with premiums that remain constant for life. Ideal for estate planning and leaving a lasting inheritance for your family.

6. Critical Illness & Disability Rider

Extends your cover to pay out upon diagnosis of a serious illness or permanent disability, so financial pressure never compounds a health crisis.