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**PRODUCT SUMMARY: Early CI benefit rider**

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Version 1.24

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this rider and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract of the rider will bind the Policy owner and Us.

**Details of Plan Provider:**

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

**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 Life Insurance Association (LIA) or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Nature and Objective of the Plan:**

This is a whole of life Participating rider that accelerates the death Benefit of the Basic policy if the Life insured is diagnosed with any one of the covered critical illnesses at the early, intermediate or severe stage while the rider is in force. This rider does not have any surrender value.

This rider also provides additional coverage for Special & Juvenile conditions and top 3 Critical Illness conditions and monthly payout upon diagnosis with one of the severe stage critical illness.

This rider has a Non-participating multiplier Benefit which allows you to increase the basic Sum insured by multiplying a factor of 2 times, 3 times, 4 times or 5 times, up to the selected multiplier expiry Age of Age next birthday 66, 71, 76, 81 or 86.

This rider consists of a participating component and a non-participating component which provides the additional coverage.

**PLAN BENEFIT:**

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**1. Multiplier Benefit**

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The multiplier Benefit guarantees a minimum coverage before the Policy anniversary when the Life insured attains the selected multiplier expiry Age. It is computed by multiplying the Rider Sum insured by a factor selected by You.

On or after the Policy anniversary when the Life insured attains the selected multiplier expiry Age, the multiplier Benefit will reduce by 10% each Policy year for five (5) Policy years. Thereafter, the multiplier Benefit will remain the same throughout the Policy term.

The multiplier Benefit must be the same as the Basic policy.

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## **2. Critical Illness (CI) Benefit**

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This rider pays the CI Benefit as an advancement of the death Benefit of the Basic policy.

Upon diagnosed with one of the covered critical illnesses while the rider is in force, We will pay the higher of the multiplier Benefit or Rider sum insured and its attaching bonuses (if any).

Upon payment of the CI Benefit for an early or intermediate stage critical illness, coverage for this rider will continue with the remaining CI Benefit (if any) payable on the diagnosis of a severe stage critical illness. We will waive all future Premiums for this rider starting from the next Premium due date immediately after the date of diagnosis.

If the severe-stage critical illness diagnosed is Angioplasty & Other Invasive Treatment for Coronary Artery, We will pay 10% of the CI Benefit of this rider, subject to a maximum amount of S\$25,000 per Policy. The remaining CI Benefit (if any) will be paid on the next covered critical illness diagnosed that is not Angioplasty & Other Invasive Treatment for Coronary Artery.

If the CI benefit payable is lesser than the death Benefit of the Basic policy, the death Benefit will be reduced by the amount paid for the CI. You must continue to pay the revised Premiums to keep the Basic policy in force. If Our payment for CI Benefit is the full 100% death Benefit of the Basic policy, both the Basic policy and the CI Benefit of this rider will be terminated.

If the death Benefit of the Basic policy is reduced due to a claim for TPD benefit under the Basic policy, we will reduce the CI Benefit of this rider proportionally. The Premium of the rider will be reduced accordingly and You must continue to pay the revised Premiums to keep the rider in force.

We will only provide a maximum aggregate amount of S\$2,000,000 per Life insured for early, intermediate or severe stages of CI, subject to a cap of S\$350,000 per Life insured for early or intermediate stages of CI, for all policies and riders issued by Us with CI Benefits.

Please refer to Appendix A for the list of CIs covered and the Policy Contract for their definitions.

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## **3. Monthly Payout Benefit**

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If the Life insured is diagnosed with a severe stage of a covered critical illness while the rider is in force, We will pay You twelve (12) monthly payouts, starting from the Policy month immediately after the date of diagnosis. The monthly payout is equivalent to 1% of the Rider sum insured. Before Our payment, any amounts owing to us will first be deducted. This rider ends when either one of these events happens first:

- a) Death of the Life insured; or
- b) All the monthly payouts have been paid.

Our payment on the monthly payouts will not reduce the death Benefit of the Basic policy and it shall be paid to You as an additional benefit to any CI Benefit payable by Us.

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## **4. Special & Juvenile Conditions Benefit**

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If the Life insured is diagnosed with a covered condition while the rider is in force, We will pay an additional 20% of the Rider sum insured in one lump sum. Before Our payment, any amounts owing to Us will first be deducted.

We will only provide a maximum aggregate amount of S\$25,000 per Life insured per covered condition. Each covered condition can only be paid once and a maximum of six (6) claims can be made under this Benefit.

Our payment on the special & juvenile condition will not reduce the death Benefit of the Basic policy and it shall be paid to You as an additional benefit to any CI Benefit payable by Us.

For Life insured Age 17 and above, the covered special conditions listed below are applicable up to the Policy anniversary when the Life insured attains Age 85:

No.	Special Conditions
1	Diabetic Complications
2	Osteoporosis with Fractures
3	Severe Rheumatoid Arthritis
4	Mastectomy
5	Chronic Adrenal Insufficiency (Addison's Disease)
6	Chronic Relapsing Pancreatitis
7	Hysterectomy due to Cancer
8	Dengue Haemorrhagic Fever
9	Wilson's Disease
10	Severe Ulcerative Colitis
11	Pheochromocytoma

For Life insured below Age 17, the covered juvenile conditions listed below are applicable up to the Policy anniversary when the Life insured attains Age 17:

No.	Juvenile Conditions
1	Severe Juvenile Rheumatoid Arthritis (Stills Disease)
2	Severe Haemophilia
3	Rheumatic Fever with Valvular Impairment
4	Osteogenesis Imperfecta
5	Insulin Dependent Diabetes Mellitus
6	Kawasaki Disease
7	Glomerulonephritis with Nephrotic Syndrome
8	Type I Juvenile Spinal Amyotrophy
9	Autism of Specified Severity
10	Generalised Tetanus
11	Rabies
12	Sanfilippo Syndrome
13	Pyruvate Dehydrogenase Complex Deficiency (PDCD)
14	Beta Thalassemia Major
15	Severe hand, foot and mouth disease
16	Respiratory Diphtheria
17	ADHD (Attention-Deficit / Hyperactive Disorder)
18	Dyslexia of Specified Severity

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## 5. Top 3 CI benefit

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If the Life insured is diagnosed with Major Cancer, Stroke with Permanent Neurological Deficit or Heart Attack of Specified Severity while the rider is in force, We will pay an additional 20% of the Rider Sum insured. Before Our payment, any amounts owing to Us will first be deducted.

Our payment on the Top 3 CI Benefit will not reduce the death Benefit of the Basic policy and it shall be paid to You as an additional Benefit to any CI Benefit payable by Us.

The maximum aggregate amount payable is Two Million Singapore Dollars (S\$2,000,000) per Life insured for all Policies and riders issued by us with these conditions.

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## 6. Bonuses

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You may refer to the relevant sections in the Basic policy's product summary for the following information that relates to bonuses:

- a) Bonuses
- b) Reversionary Bonus
- c) Performance Bonus
- d) Investment of Assets
- e) Investment Rate of Return
- f) Total Expense Ratio (TER)
- g) Type of Risk Affecting the Level of Bonuses
- h) Sharing of Risks
- i) Smoothing of Bonuses
- j) Fees and Charges

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## 7. Exclusions

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There are certain conditions under which no Benefits will be payable. These conditions are stated as exclusions.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our letter of conditional acceptance.

When any of the exclusion happens, We will return the total Premiums paid (less any amounts previously paid to You under this policy) without interest less any amounts owing to Us.

### CI Benefit, Special & Juvenile Conditions Benefit and Top 3 CI Benefit

We will not pay any Benefit if the CI (early, intermediate or severe stages) or special & juvenile conditions is directly or indirectly, wholly or partly caused by:

- a) A Pre-existing condition;
- b) Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- c) Effects of drug or alcohol addiction; or
- d) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except AIDS / HIV due to Blood Transfusion, HIV due to blood transfusion and occupationally acquired HIV.

### Waiting Period

We will not pay any Benefit if:

- a) Major Cancer, Heart Attack of Specified Severity, as well as Other Serious Coronary Artery Disease is diagnosed;
- b) The date of diagnosis of Coronary Artery disease leading to the performance of Coronary Artery By-Pass Surgery is; or
- c) The date of diagnosis of the condition leading to the performance of the following surgeries: Mastectomy or Hysterectomy due to Cancer is;

within ninety (90) days from the:

- i) Rider issue date;
- ii) Rider commencement date;
- iii) Effective date of the increase of the Rider Sum insured; or
- iv) Latest Reinstatement date,

whichever is the latest.

### Survival Period

We will not pay the special & juvenile conditions Benefit if the Life insured did not survive for seven (7) days after the date of diagnosis of the special & juvenile conditions.

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## **8. Other Material Information**

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### **Termination**

Your rider will end when one of these events happens first:

- a) Termination of the Basic policy;
- b) Rider Expiry date and We did not admit the claim for monthly payout benefit;
- c) We paid out the rider benefit in full;
- d) Premium is not paid on time and there is insufficient Surrender value in Basic policy;
- e) Your written request and Our acceptance of the application to terminate this rider. If You write to Us to terminate Your rider, there will not be any prorated refund of Premium and Your rider will terminate from the Premium due date immediately following the date We accept Your written request for termination; or
- f) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

### **Premiums**

The Premium that You pay for this rider is not guaranteed and may change depending on the claims experience. We will write to You to tell You the new Premiums at least thirty (30) days before We make any changes to Your Premium. Premium are payable during the premium term and can be paid monthly, quarterly, half-yearly or yearly.

You will pay the first Premium at the time You apply for this rider. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the rider. If You fail to pay Premiums before the due date, We will pay the Premiums for You so that the rider can continue. We can only do so if the Basic policy has accumulated a Surrender value which is enough to pay for the Premiums. This is a loan (automatic Premium loan) from Us and We will charge You interest. Interest accrues on a daily basis. If there is insufficient Surrender value in the Basic policy, this rider will end. We will deduct any outstanding Premium from any amount We may be due to pay under this rider.

### **Free Look Period**

You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will deduct any costs incurred by the company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the Premium You paid and refund the balance to You.



If Your policy document is sent by email, We consider this policy is delivered to You one (1) day after the date of emailing. If Your policy document is sent by post, We consider this policy is delivered to You seven (7) days after the date of posting.

**Note**

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of Your policy are contained in Your Policy Contract.

## 9. Appendix A – List of Critical Illnesses Covered

Conditions	Early Stage	Intermediate Stage	Severe Stage
<b>1. Major Cancer</b>	<p>Carcinoma in-situ (CIS) and Early Cancers</p> <p>(a) Carcinoma in-situ (CIS)</p> <p>(b) Early Cancers</p> <ul style="list-style-type: none"> <li>• Early Prostate Cancer</li> <li>• Early Thyroid Cancer</li> <li>• Early Bladder Cancer</li> <li>• Early Chronic Lymphocytic Leukaemia</li> <li>• Early Melanoma</li> <li>• Gastro-Intestinal Stromal tumours</li> </ul>	<p>Carcinoma in situ of specified organs treated with Radical Surgery</p>	<p>Major Cancer*</p>
<b>2. Heart Attack of Specified Severity</b>	<p>Specified Surgical Procedures of the Cardiovascular System</p> <p>(a) Cardiac pacemaker insertion</p> <p>(b) Pericardectomy</p>	<p>Specified Surgical Procedures of the Cardiovascular System</p> <p>(a) Cardiac defibrillator insertion</p> <p>(b) Cardiomyopathy</p>	<p>Heart Attack of Specified Severity*</p>
<b>3. Stroke with Permanent Neurological Deficit</b>	<p>(a) Brain aneurysm surgery (via endovascular procedures)</p> <p>(b) Brain aneurysm surgery</p> <p>(c) Cerebral shunt insertion</p> <p>(d) Carotid artery surgery</p>	<p>Carotid artery surgery</p>	<p>Stroke with Permanent Neurological Deficit*</p>
<b>4. Coronary Artery By-pass Surgery</b>	<p>Transmyocardial Laser Revascularisation, or Keyhole Coronary Bypass Surgery, or Coronary Artery Atherectomy, or Enhanced External Counterpulsation Device Insertion</p>	<p>Not applicable</p>	<p>Coronary Artery By-pass Surgery*</p>
<b>5. End Stage Kidney Failure</b>	<p>(a) Nephrectomy - Surgical Removal of One Kidney</p>	<p>Chronic Kidney Disease</p>	<p>End Stage Kidney Failure*</p>

	(b) Chronic Kidney Impairment		
<b>6. Irreversible Aplastic Anaemia</b>	Reversible Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Irreversible Aplastic Anaemia*
<b>7. End Stage Lung Disease</b>	(a) Severe Asthma (b) Insertion of a Veno-cava filter	Surgical removal of one lung.	End Stage Lung Disease*
<b>8. End Stage Liver Failure</b>	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure*
<b>9. Coma</b>	Coma for 48 hours	(a) Severe Epilepsy (b) Coma for 72 hours	Coma*
<b>10. Deafness (Irreversible Loss of Hearing)</b>	(a) Partial loss of hearing (b) Cavernous sinus thrombosis surgery	Cochlear implant surgery	Deafness (Irreversible Loss of Hearing)*
<b>11. Open Chest Heart Valve Surgery</b>	Percutaneous Valve Surgery	Not applicable	Open Chest Heart Valve Surgery*
<b>12. Irreversible Loss of Speech</b>	(a) Permanent (or Temporary) Tracheostomy (b) Loss of Speech due to neurological disease	Loss of Speech due to Vocal Cord Paralysis	Irreversible Loss of Speech*
<b>13. Major Burns</b>	Mild Burns	Moderately Severe Burns	Major Burns*
<b>14. Major Organ / Bone Marrow Transplantation</b>	Other Organ Transplants (a) Small Bowel Transplant (b) Corneal Transplant	Major Organ / Bone Marrow Transplant (on waitlist)	Major Organ / Bone Marrow Transplantation*
<b>15. Multiple Sclerosis</b>	Early Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis*
<b>16. Muscular Dystrophy</b>	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Moderate Muscular Dystrophy	Muscular Dystrophy*
<b>17. Idiopathic Parkinson's Disease</b>	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Idiopathic Parkinson's Disease*
<b>18. Open Chest Surgery to Aorta</b>	Large Asymptomatic Aortic Aneurysm	Minimally Invasive Surgery to Aorta	Open Chest Surgery to Aorta*



<b>19. Alzheimer's Disease / Severe Dementia</b>	Early Dementia	Moderately Severe Dementia including Alzheimer's Disease	Alzheimer's Disease / Severe Dementia*
<b>20. Fulminant Hepatitis</b>	(a) Hepatitis with Cirrhosis (b) Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis	Fulminant Hepatitis*.
<b>21. Motor Neurone Disease</b>	Peripheral Neuropathy	Early Motor Neurone Disease	Motor Neurone Disease*
<b>22. Primary Pulmonary Hypertension</b>	Early Primary or Secondary Pulmonary Hypertension	Not applicable	Primary Pulmonary Hypertension*
<b>23. HIV Due to Blood Transfusion and Occupationally Acquired HIV</b>	HIV due to Assault	HIV due to Organ Transplant	HIV Due to Blood Transfusion and Occupationally Acquired HIV*
<b>24. Benign Brain Tumour</b>	(a) Surgical Removal of Pituitary Tumour (by Transsphenoidal/ Transnasal Hypophysectomy) (b) Surgery for Subdural Haematoma	Surgical Removal of Pituitary Tumour (by Open Craniotomy)	Benign Brain Tumour*
<b>25. Severe Encephalitis</b>	Encephalitis with full recovery	Mild Viral Encephalitis	Severe Encephalitis*
<b>26. Severe Bacterial Meningitis</b>	Bacterial Meningitis with full recovery	Bacterial Meningitis with Reversible Neurological Deficit	Severe Bacterial Meningitis*
<b>27. Angioplasty &amp; Other Invasive Treatment for Coronary Artery</b>	Not applicable	Not applicable	Angioplasty & Other Invasive Treatment for Coronary Artery
<b>28. Blindness (Irreversible Loss of Sight)</b>	Corneal Transplant	Loss of Sight in One Eye	Blindness (Irreversible Loss of Sight)*
<b>29. Major Head Trauma</b>	(a) Facial Reconstructive Surgery (b) Cervical Spinal Cord Injury	Head Trauma requiring open craniotomy	Major Head Trauma*

<b>30. Paralysis (Irreversible Loss of Use of Limbs)</b>	Loss of Use of One Limb	Loss of Use of One Limb requiring Prosthesis	Paralysis (Irreversible Loss of Use of Limbs)*
<b>31. Progressive Scleroderma</b>	Early Progressive Scleroderma	Systemic Sclerosis with CREST Syndrome	Progressive Scleroderma*
<b>32. Persistent Vegetative State (Apallic Syndrome)</b>	Akinetic Mutism	Locked in Syndrome	Persistent Vegetative State (Apallic Syndrome)*
<b>33. Systemic Lupus Erythematosus with Lupus Nephritis</b>	Mild Systemic Lupus Erythematosus	Moderate Severe Systemic Lupus Erythematosus with Lupus Nephritis	Systemic Lupus Erythematosus with Lupus Nephritis*
<b>34. Other Serious Coronary Artery Disease</b>	Mild Coronary Artery Disease	Intermediate Stage Other Serious Coronary Artery Disease	Other Serious Coronary Artery Disease*
<b>35. Poliomyelitis</b>	Peripheral Neuropathy	Moderately Severe Poliomyelitis	Poliomyelitis*
<b>36. Loss of Independent Existence</b>	Loss of Independent Existence (Early Stage)	Loss of Independent Existence (Intermediate Stage)	Loss of Independent Existence*
<b>37. Adrenalectomy for Adrenal Adenoma</b>	Not applicable	Not applicable	Adrenalectomy for Adrenal Adenoma
<b>38. Creutzfeldt-Jacob Disease</b>	Less Severe Creutzfeldt-Jacob Disease	Moderately Severe Creutzfeldt-Jacob Disease	Creutzfeldt-Jacob Disease
<b>39. Chronic Auto-Immune Hepatitis</b>	Not applicable	Not applicable	Chronic Auto-Immune Hepatitis
<b>40. Elephantiasis</b>	Not applicable	Not applicable	Elephantiasis
<b>41. Severe Pulmonary Fibrosis</b>	Not applicable	Not applicable	Severe Pulmonary Fibrosis
<b>42. Infective Endocarditis</b>	Less Severe Infective Endocarditis	Not Applicable	Infective Endocarditis
<b>43. Medullary Cystic Disease</b>	Not applicable	Not applicable	Medullary Cystic Disease
<b>44. Tuberculosis Meningitis</b>	Not applicable	Not applicable	Tuberculosis Meningitis
<b>45. Multiple Root Avulsions of Brachial Plexus</b>	Not applicable	Not applicable	Multiple Root of Brachial Plexus

<b>46. Progressive Supranuclear Palsy</b>	Less Severe Progressive Supranuclear Palsy	Not applicable	Progressive Supranuclear Palsy
<b>47. Severe Cardiomyopathy</b>	Not applicable	Not applicable	Severe Cardiomyopathy
<b>48. Surgery for Idiopathic Scoliosis</b>	Not applicable	Not applicable	Surgery for Idiopathic Scoliosis
<b>49. Ebola</b>	Not applicable	Not applicable	Ebola
<b>50. Necrotising Fasciitis</b>	Not applicable	Not applicable	Necrotising Fasciitis
<b>51. Severe Eisenmenger's Syndrome</b>	Not applicable	Eisenmenger's Syndrome (Intermediate)	Eisenmenger's Syndrome
<b>52. Severe Myasthenia Gravis</b>	Not applicable	Not applicable	Severe Myasthenia Gravis
<b>53. Acute Necrohemorrhagic Pancreatitis</b>	Not applicable	Not applicable	Acute Necrohemorrhagic Pancreatitis
<b>54. Complete smallbowel resection</b>	Not applicable	Not applicable	Complete smallbowel resection (duodenum, jejunum and ileum)
<b>55. Biliary Atresia</b>	Biliary Atresia (on Diagnosis)	Not applicable	Biliary Atresia having undergone Liver transplantation
<b>56. Severe Crohn's Disease</b>	Not applicable	Not applicable	Severe Crohn's Disease
<b>57. Acquired brain damage</b>	Not applicable	Not applicable	Acquired Brain Damage
<b>58. Brain Surgery</b>	Not applicable	Not applicable	Brain Surgery
<b>59. Occupationally Acquired Hepatitis B or C</b>	Not applicable	Not applicable	Occupationally Acquired Hepatitis B or C
<b>60. Juvenile Huntington Disease</b>	Not applicable	Not applicable	Juvenile Huntington Disease
<b>61. AIDS / HIV due to Blood Transfusion</b>	Not applicable	Not applicable	AIDS / HIV due to Blood Transfusion

<b>62. Addison disease or Autoimmune Adrenalitis</b>	Not applicable	Not applicable	Addison disease or Autoimmune Adrenalitis
<b>63. Chronic Relapsing Pancreatitis</b>	Not applicable	Not applicable	Chronic Relapsing Pancreatitis

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).