



The single simplest way to answer both these questions are to look at pure life and critical illness cover. **It rocks to be young and to think of these things because the benefit is that coverage is cheap as chips.** Kinda. A 30 year old single woman can get S\$500K of term life insurance AND \$250K of income protection for critical illness for only S\$62 a month – that's a few after-work Proseccos, frankly. This is why being smarter about your finances while you are younger pays off; a 25 year old can get the same coverage for S\$43 and these prices don't change the older that you get.

These two policies are sold together and it's simply the most efficient way to leave a legacy for dependent family members, as well as making sure your income is protected if you have a protracted illness.

Forget about the man, forget about the rock, lock THIS stuff down!