



Public Officers Group Insurance Scheme (POGIS)

Affordable and comprehensive life protection for you and your loved ones.







Caring for Others, While We Care for You and Your Family

Your dedication to public service makes a real difference in the lives of others. But it's equally important to ensure that both you and your loved ones are well cared for along the way.



Did you know?

According to the 2022 Protection Gap Study by the Life Insurance Association of Singapore for Economically Active (EA) Singaporeans & Permanent Residents...

2022 Mortality (Life) Protection Needs and Gap		2022 Critical Illness (CI) Protection Needs and Gaps	
 Mortality Protection Needs	9.0x Annual Income	 Critical Illness Protection Needs*	3.9x Annual Income
 Mortality Protection Gap	21% of Mortality Protection Needs	 Critical Illness Protection Gap	74% of CI Protection Needs

* which can be met by both savings and insurance coverage; based on an assumed 5-year CI recovery period
 Source: 2022 Protection Gap Study by the Life Insurance Association of Singapore. Visit https://www.lia.org.sg/media/3976/lia-pgs-2022-key-findings_final-8-sep-2023.pdf for details.



Public Officers Group Insurance Scheme (POGIS)¹ - A Lifetime of Benefits

Protect yourself and your loved ones at every stage of life with the Public Officers Group Insurance Scheme (POGIS)¹. Tailored exclusively for employees of government ministries, statutory boards, or organs of state, POGIS¹ offers affordable life and critical illness coverage, including options for your immediate family². Enjoy worldwide protection up to age 75³, with riders available for added critical illness coverage—all from just 39 cents⁴ a month.

What's more, it's also a plan that allows you to enjoy continued protection without additional medical underwriting, regardless of future job changes.

Life stage



Starting your career

Have a financial safety net right from the start of your career. **Stay protected with affordable coverage, from S\$0.39⁴/month.**



Getting married

Stay protected on your new journey together, with the same affordable coverage. Safeguard your future as a couple and enjoy peace of mind against life's unexpected turns.



Growing Your Family

As your family grows, so do your commitments and responsibilities. **Get free child coverage when both parents are covered under POGIS.**



Planning your retirement

Rest easy with **coverage up to age 75.** Get continuous protection even after you retire.

BENEFITS AND FEATURES

As the main insured under POGIS¹, you can benefit from the following:



High term life coverage

of up to **S\$1,000,000** for you and your spouse⁵ till 65 or 75 years old⁶, as well as your children till 25 years old⁷.



Lump-sum payout

in the event of death, total and permanent disability or upon diagnosis of terminal illness⁸.



Additional payout of 25%

of the sum assured **in the event of accidental death**.



Additional payout of 1% of the sum assured

per month for 24 months⁹ for total and permanent disability.



Payouts for partial and permanent disability¹⁰

(as described in the table of compensation).



Option to purchase add-on coverage

against critical illnesses for greater peace of mind.



Free coverage for your children

- aged 12 months to 6 years old¹¹, if both you and your spouse are insured under POGIS¹.



Continue your term life and critical illness coverage

at a reduced sum assured of up to S\$500,000 even after you retire (coverage from 66 to 75 years old under the Extended Years Coverage³)



Leave no gaps in your coverage with critical illness riders

You can add on riders to your POGIS Term Life plan so you'll never have to worry about the financial burden of critical illnesses, whether these illnesses are diagnosed at the early or advanced stage. This way, you'll be able to focus on what's most important - your recovery.

POGIS
Term Life



Critical Illness rider¹²

- protection against 37 critical illnesses



Early Critical Illness rider¹³

- protection against 10 early critical illnesses



Premium rates¹⁴ for for you and your dependants

(till 65 Age Next Birthday - ANB)

You may apply for a minimum sum assured of S\$10,000 and up to a maximum sum assured of S\$1,000,000 (in multiples of S\$10,000).

For Term Life coverage

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of					
	S\$50k	S\$100k	S\$300k	S\$500k	S\$700k	S\$1mil
Up to 45	1.95	3.90	11.70	19.50	27.30	39.00
46 to 50	1.95	4.00	12.00	20.00	28.00	40.00
51 to 55	3.30	6.60	19.80	33.00	46.20	66.00
56 to 60	5.05	10.10	30.30	50.50	70.70	101.00
61 to 65	7.05	14.10	42.30	70.50	98.70	141.00

For Critical Illness rider

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$50k	S\$100k	S\$200k	S\$300k	S\$500k
Up to 16	1.05	2.10	4.20	6.30	10.50
17 to 45	3.20	6.40	12.80	19.20	32.00
46 to 50	8.00	16.00	32.00	48.00	80.00
51 to 55	13.65	27.30	54.60	81.90	136.50
56 to 60	19.15	38.30	76.60	114.90	191.50
61 to 65	28.85	57.70	115.40	173.10	288.50

For Early Critical Illness rider

Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$50k	S\$100k	S\$200k	S\$300k	S\$500k
Up to 16	0.40	0.80	1.60	2.40	4.00
17 to 45	1.60	3.20	6.40	9.60	16.00
46 to 50	4.10	8.20	16.40	24.60	41.00
51 to 55	5.30	10.60	21.20	31.80	53.00
56 to 60	7.70	15.40	30.80	46.20	77.00
61 to 65	11.65	23.30	46.60	69.90	116.50

Premium rates¹⁴ for for you and your dependants

(under the Extended Years Coverage – from 66 to 75 ANB)

You may apply for a minimum sum assured of S\$10,000 and up to a maximum sum assured of S\$500,000 (in multiples of S\$10,000).

For Term Life coverage					
Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$50k	S\$100k	S\$200k	S\$300k	S\$500k
66	29.40	58.80	117.60	176.40	294.00
67	33.35	66.70	133.40	200.10	333.50
68	40.25	80.50	161.00	241.50	402.50
69	47.80	95.60	191.20	286.80	478.00
70	53.00	106.00	212.00	318.00	530.00
71	65.15	130.30	260.60	390.90	651.50
72	72.30	144.60	289.20	433.80	723.00
73	79.25	158.50	317.00	475.50	792.50
74	86.55	173.10	346.20	519.30	865.50
75	94.90	189.80	379.60	569.40	949.00

For Critical Illness rider					
Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$50k	S\$100k	S\$200k	S\$300k	S\$500k
66	56.40	112.80	225.60	338.40	564.00
67	60.95	121.90	243.80	365.70	609.50
68	69.80	139.60	279.20	418.80	698.00
69	80.15	160.30	320.60	480.90	801.50
70	86.85	173.70	347.40	521.10	868.50
71	98.25	196.50	393.00	589.50	982.50
72	113.00	226.00	452.00	678.00	1130.00
73	130.05	260.10	520.20	780.30	1300.50
74	149.55	299.10	598.20	897.30	1495.50
75	171.65	343.30	686.60	1029.90	1716.50

Premium rates¹⁴ for for you and your dependants

(under the Extended Years Coverage – from 66 to 75 ANB)






You may apply for a minimum sum assured of S\$10,000 and up to a maximum sum assured of S\$500,000 (in multiples of S\$10,000).

For Early Critical Illness rider					
Age Next Birthday (years)	Monthly premium (in S\$) per insured for sum assured of				
	S\$50k	S\$100k	S\$200k	S\$300k	S\$500k
66	22.65	45.30	90.60	135.90	226.50
67	24.35	48.70	97.40	146.10	243.50
68	27.90	55.80	111.60	167.40	279.00
69	32.20	64.40	128.80	193.20	322.00
70	34.80	69.60	139.20	208.80	348.00
71	39.35	78.70	157.40	236.10	393.50
72	45.25	90.50	181.00	271.50	452.50
73	52.05	104.10	208.20	312.30	520.50
74	59.90	119.80	239.60	359.40	599.00
75	68.80	137.60	275.20	412.80	688.00



How POCIS¹ protects you and your family

Terry, 40 ANB, is a public officer who's married and has two children, 5 ANB and 3 ANB. Here's how POCIS¹ can give him the assurance that his family will be financially protected even if the unexpected happens.

		 Terry 40 ANB	 Mary 38 ANB	 Child 5 ANB	 Child 3 ANB
Term Life coverage	Sum assured (S\$)	200,000	100,000	100,000	100,000
	Monthly premium (S\$)	7.80	3.90	Free	Free
Critical Illness rider	Sum assured (S\$)	100,000	50,000	50,000	50,000
	Monthly premium (S\$)	6.40	3.20	Free	Free
Early Critical Illness rider	Sum assured (S\$)	100,000	50,000	50,000	50,000
	Monthly premium (S\$)	3.20	1.60	Free	Free
Total premiums for the family each month: S\$26.10					

- Notes:
- Terry's wife and children cannot have higher coverage than him.
 - Total sum assured for the Critical Illness rider and the Early Critical Illness rider cannot exceed the sum assured for Term Life coverage.



Take charge of your family's future

Simply apply for the Public Officers Group Insurance Scheme through one of these options:

Email pogis@singlife.com
WhatsApp 9238 7393
Visit singlife.com/pogis

Important notes

All ages mentioned refer to age next birthday (“ANB”).

1. POGIS is not available to full-time SAF servicemen (including Defence Executive Officer (DXO)), Police and SCDF personnel. Civilians working in these organisations may be covered under POGIS.
2. Your spouse and children will be eligible to apply for cover if you, as an employee of a ministry or statutory board or organ of state, are insured under the plan. You will need to be insured under the Term Life coverage before your spouse and children can apply for cover under the plan.

To apply for the Critical Illness rider and the Early Critical Illness rider for your spouse and children, they must be insured with the Term Life coverage and you must be insured under the Critical Illness rider and the Early Critical Illness rider. Each individual's total sum assured for riders cannot exceed the sum assured for Term Life coverage. The sum assured for your spouse and each child cannot exceed your sum assured.

If you end your cover under POGIS or are no longer the employee of a ministry or statutory board or organ of state, the cover for you, your spouse and children will end. The cover for your spouse will also end if you are separated or divorced from your spouse.

3. Public Officers will be notified via a letter before they turn 65 years old, to opt in to extend their coverage (under “Extended Years Coverage”) up to 75 years old. This also applies to the following groups of public officers who:
 - Leave the public service under age-limit/early/optional retirement;
 - Retire on medical grounds; or
 - Leave the public service under the Special Resignation Scheme, Special Exit Scheme and Special Gratuity Scheme.

Public officers can choose to extend their coverage beyond 65 years old without underwriting if the sum assured is not increased (subject to the maximum sum assured of S\$500,000. If the reduced sum assured results in a higher sum assured for your spouse, your spouse's sum assured will be reduced to the same amount as yours. When the maximum age of 75 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Each policy year runs from 1 July to 30 June of the following year, regardless of the commencement date of the insured's cover.

4. The monthly premium of 39 cents per insured is for S\$10,000 sum assured and assumes that each insured is 45 years old or below (age next birthday).
5. You and your legal spouse must be at least 16 years old at the point of application. The maximum age for you and your spouse to take up this policy is 64 years old and coverage will end when you or your spouse reaches 75 years old, if you or your spouse have opted in for the Extended Years Coverage. When the maximum age of 75 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year.
6. When the maximum age of 65 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year.
7. Your biological or legally adopted child must be at least 12 months old at the point of application. The maximum age for your child to take up this policy is 24 years old. Your child's cover will end when your child reaches 25 years old. When the maximum age of 25 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. This plan does not cover any claim or loss arising from the insured taking part in full-time National Service.
8. A survival period of 30 days will apply from the date of diagnosis of the terminal illness.
9. In the event of total and permanent disability, an additional 1% of the sum assured will be payable monthly for the next 24 months, or up to 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), or upon death of the insured, whichever is earliest.
10. Partial and permanent disability must happen within 365 days from the date of the accident. Please refer to the table of compensation in the Product Summary.
11. The sum assured for the child will be based on the lower sum assured for the parents if the two parents have a different sum assured. Once the child reaches 6 years old (i.e. 6th birthday), the prevailing monthly premium for the child's sum assured will be charged.

If both parents are public officers and wish to enjoy free coverage for their child, they would have to apply for POGIS on the basis of a main applicant and spouse. If they apply for POGIS separately (i.e. both as main applicants), their child will not be eligible for the free coverage.

12. A survival period of 30 days will apply from the date of diagnosis of the critical illness. For major cancers, coronary artery bypass surgery, heart attack of specified severity, angioplasty and other invasive treatment for coronary artery and other serious coronary artery disease, a waiting period of 90 days from the commencement date or reinstatement date (if any) of the insured's cover, whichever is later, will apply.
13. A survival period of 30 days will apply from the date of diagnosis of the early critical illness. A waiting period of 60 days from the commencement date or reinstatement date (if any) of the insured's cover, whichever is later, will apply.
14. Premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time. The monthly premiums that you pay during each policy year are based on the sum assured and the insured's ANB as of 1 July each year. Premium rates will change at the next policy year if the insured enters a higher age band. For the full premium rates table, please refer to the Product Summary.

The policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You may get a copy of the Product Summary from Singapore Life Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This material is not an insurance contract. Full details of the standard terms and conditions of this policy can be found in the relevant certificate of insurance with benefits summary.

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is accurate as at 1 December 2025. Ref. COMP/2024/10/MKT/894

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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).



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