



Circular No. ID 11/25

29 September 2025

To Chief Executives  
All Direct Life and Composite Insurers

Dear Sir/Madam

**AMENDMENTS TO MAS NOTICE 321 ON DIRECT PURCHASE INSURANCE PRODUCTS**

Currently, the Critical Illness (CI) rider attached to a Term Life Direct Purchase Insurance Product (DPI) or Whole Life DPI covers the 30 CIs listed in the Annex to Appendix A of MAS Notice 321 ("the Notice"), and the 30 CIs follow the respective names and definitions as set out in the Life Insurance Association (LIA)'s CI Framework 2019 published on 26 August 2019.

2 On 13 May 2025, LIA issued a media release to announce changes to the names and definitions of certain CIs. These changes have been set out in the LIA Member's Undertaking No. 58/25 on LIA CI Framework 2024 and are meant to be effective latest 1 October 2025. As the changes are also applicable to the 30 CIs listed in the Annex to Appendix A of the Notice, the Notice has been amended to reflect these changes and will take effect on 1 October 2025.

3 If you have queries on this matter, please contact your company's liaison officer in MAS. Thank you.

Yours faithfully

[sent via MASNET]

DANIEL WANG  
EXECUTIVE DIRECTOR  
INSURANCE DEPARTMENT