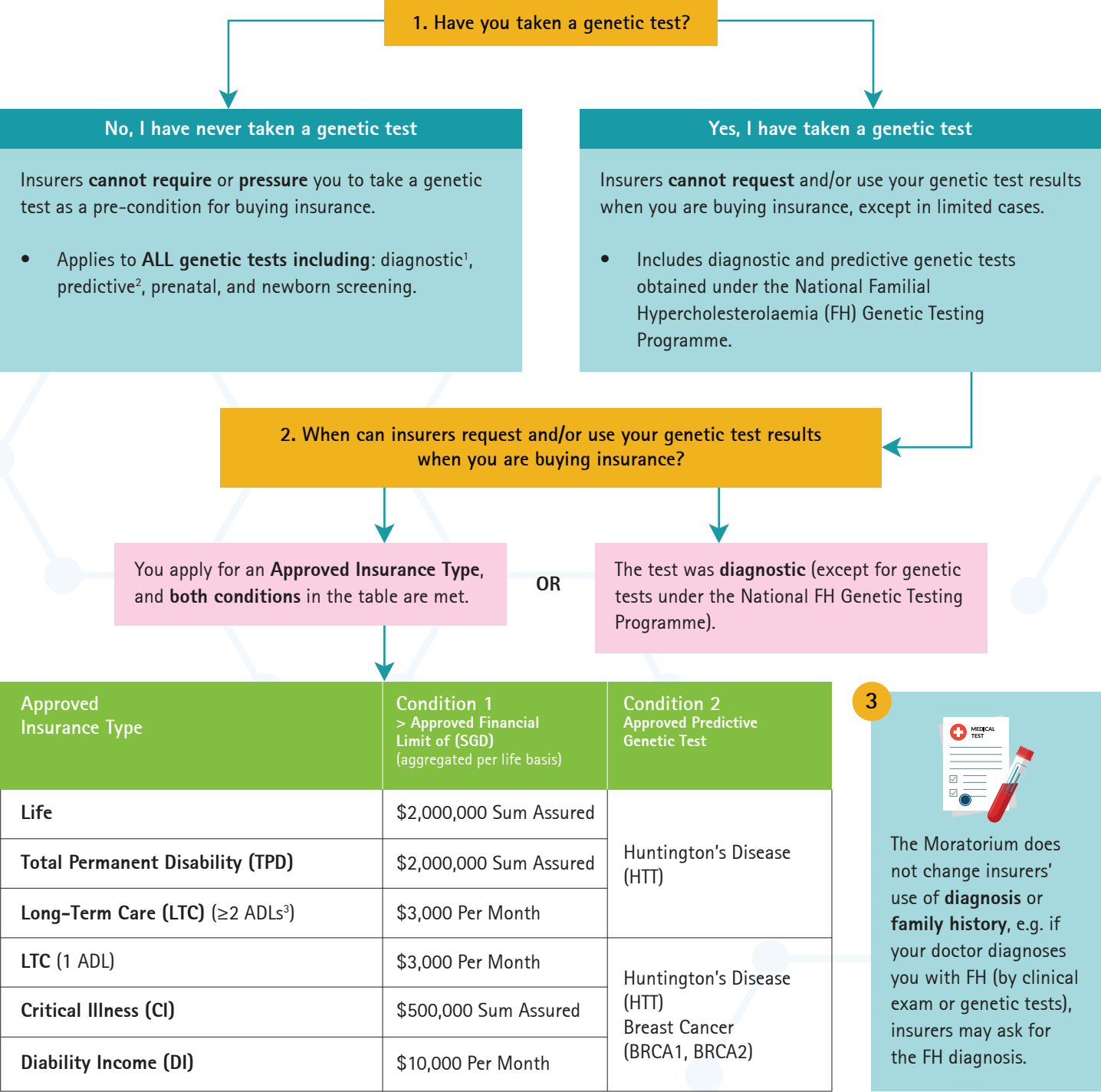


HOW IS YOUR GENETIC INFORMATION PROTECTED WHEN BUYING INSURANCE?

The *Moratorium on Genetic Testing and Insurance** protects your genetic test results from being used in insurance underwriting. It helps you undergo genetic testing for your health and join precision medicine research with confidence.



Want to know more?
Scan the QR code to learn about how you are protected under the Moratorium.

* Introduced by the Ministry of Health (MOH) and Life Insurance Association (LIA) in 2021 and amended in 2025.

¹ Diagnostic genetic tests confirm or rule out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results which indicate that the condition in question may be present (i.e. testing in symptomatic individuals).

² Predictive genetic tests predict a future risk of disease in individuals without symptoms or signs of a genetic disorder (i.e. testing in asymptomatic individuals).

³ "Activities of Daily Living" or "ADL" means a set of activities such as (i) bathing or washing, (ii) dressing, (iii) feeding, (iv) transferring, (v) mobility and (vi) toileting.