



Live
life
without
worries

Protection Plan

WHOLE LIFE INSURANCE

Choice of premium terms.
A lifetime of coverage.

Life can be unpredictable. That's why you should make sure your insurance coverage is adequate throughout your life. Protection Plan gives you financial security for the future so you can be sure that your loved ones will be provided for in times of adversity.

Why is it good for me?

- 1 **Lifetime coverage** with choice of **premium terms**
- 2 Enjoy **increased coverage with bonuses¹**
- 3 Option to **enhance coverage with additional riders**

Protection Plan

WHOLE LIFE INSURANCE

Lifetime coverage with choice of premium terms

You can choose your preferred premium term of 20 years or up to age 64 or age 84 and enjoy lifetime coverage regardless of your choice.

Enjoy increased coverage with bonuses

Protection Plan provides you with coverage of the sum assured plus accumulated bonuses¹ in the event of death or total and permanent disability (TPD before age 70). With the bonuses added to your policy, you can enjoy higher coverage that will relieve financial burden on your loved ones.

Option to enhance coverage with additional riders

For greater peace of mind, you can choose to add on the following riders to your Protection Plan for extra coverage and enjoy waiver of future premium payments during the rider term:

	Death, total and permanent disability (TPD before age 70)	Dread disease ² and terminal illness	Early-stage cancer
Extra coverage for your plan with the following rider:			
Essential Protect ²	√	√	X
Enjoy premium waiver for your plan with the following riders:			
Payor Premium Waiver ³	√	X	X
Enhanced Payor Premium Waiver ^{2,3}	√	√	X
Dread Disease Premium Waiver ²	X	√	X
Early Cancer Waiver ⁴	X	X	√

Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

Protection Plan

WHOLE LIFE INSURANCE

About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

Right from the start, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2017, Income had over \$36.3 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 2 Essential Protect, Dread Disease Premium Waiver and Enhanced Payor Premium Waiver
You can find the list of specified dread diseases and their definitions in their respective policy contracts. We will not pay this benefit if the insured is diagnosed with the disease within 90 days from the date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest) for major cancers, heart attack of specified severity and coronary artery by-pass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease. For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the rider sum assured, subject to a maximum amount of \$25,000. The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment, and the sum assured of the rider will be reduced accordingly after the payment.
For Dread Disease Premium Waiver and Enhanced Payor Premium Waiver, the premium waiver benefits do not apply for angioplasty and other invasive treatment for coronary artery.
- 3 For Enhanced Payor Premium Waiver and Payor Premium Waiver, the premium waiver benefits are applicable only if the insured is not the policyholder.
- 4 Early Cancer Waiver
You can find the list of specified early-stage cancers and their definitions in the policy contract. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease within 90 days from the date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest). The insured must survive for at least 30 days from the date of diagnosis before we pay this benefit.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/protection-policy-conditions.pdf and www.income.com.sg/limited-pay-protection-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. Buying a life insurance plan is a long-term commitment on your part. If you cancel your plan prematurely, the cash value you receive may be zero or less than the premiums you have paid for the plan.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 18 January 2019