



Shield
— your —
Golden
years

Senior Plan

WHOLE LIFE INSURANCE

Easy application with guaranteed acceptance.
Short 10-year premium term.

Now you can quit worrying about being too old for insurance, having to pay high premiums, or going through a complicated medical check-up. Senior Plan is for individuals aged 49 to 69 years who wish to be insured for up to \$15,000 sum assured. Protect your golden years today.

Why is it good for me?

- 1 **Application made easy**
- 2 **Lifetime coverage with short 10-year premium term**
- 3 **Desired coverage at affordable premiums**
- 4 **Coverage increases with bonuses¹**

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Application made easy

With Senior Plan, application is hassle-free and acceptance is guaranteed as long as you have not been hospitalised in the past 12 months from the date of application. There is no need for any medical check-up, which means you can protect your golden years with just a simple step.

Lifetime coverage with 10-year premium term

Be assured of guaranteed coverage for life without having to pay any more premiums after 10 years.

Desired coverage at affordable premiums

Life insurance for seniors does not have to be expensive. With Senior Plan, premiums are designed to be affordable. For \$10,000 sum assured, a 55-year-old male pays just \$2.40 a day².

Coverage increases with bonuses

Senior Plan provides you with coverage in the event of death or total and permanent disability (TPD before age 70). Your coverage³ starts at 20% of the sum assured and increases to 100% by the 5th policy year. Your policy will also be eligible for bonuses¹ after the 2nd policy year and these will also be paid in the event of a claim.

Exclusive treats for Income policyholders

Every Income policyholders deserve 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.

Senior Plan

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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 the benefits payable will vary according to the future performance of the Life Participating Fund.
- 2 The calculation of the daily premium is based on monthly premium divided by 31 days.
- 3 If the total premiums paid are more than the sum assured and the policy has not been converted to paid-up, the full premiums will be refunded to you instead.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/senior-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 12 November 2018