



Protect
— your —
Loved ones
with ease

Family Protect

TERM LIFE INSURANCE

More protection with more dependants.
Just the peace of mind you need.

You are the anchor of your family. Ensure that your family will be well taken care of no matter what happens. With Family Protect, you get essential protection for specified dread diseases, death, total and permanent disability (TPD before age 70) or terminal illness. What's more, you get peace of mind with the Dependant Booster Benefit¹ and Retrenchment Benefit².

Why is it good for me?

- 1 **10 year policy term with guaranteed renewability³**
- 2 **Choice of \$50,000 or \$100,000 sum assured to suit your budget**
- 3 **Up to additional 100% of sum assured with the Dependant Booster Benefit¹**
- 4 **Monthly payout of up to \$1,000² for up to 3 months if you are retrenched**
- 5 **Cashback Benefit⁴ gives you a refund of 20% of all net premiums paid at the end of policy term**

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Protection for a peace of mind

Family Protect provides you with coverage⁵ in the event of a diagnosis of specified dread diseases, death, total and permanent disability (TPD before age 70) or terminal illness during the term of the policy. You may choose coverage of \$50,000 or \$100,000 sum assured for a policy term of 10 years.

Guaranteed renewal

You can enjoy the option of renewing your policy and extending your coverage after the policy expires. Renewal of your policy is guaranteed and you may be covered up to a maximum age of 74 (last birthday)³.

Additional protection for your family

Set your mind at ease with the Dependant Booster Benefit¹. In the event of death, total and permanent disability (TPD before age 70) or terminal illness of the insured during the policy term, this benefit pays out an additional 25% of the sum assured per surviving dependant of the insured, up to 100% of sum assured, boosting your total payout to a maximum of 200%. A dependant refers to the insured's legal child below age 21, spouse, parents or parents-in-law.

Worry less upon retrenchment

Family Protect's Retrenchment Benefit provides a payout of up to \$1,000² for every complete month of unemployment. You will receive this payout on a monthly basis for up to 3 months to tide you over the crucial job-search period without tapping into your savings.

Enjoy cashback while getting protected

You will enjoy the Cashback Benefit⁴ and get a refund of 20% of all net premiums paid at the end of the policy term. In this way, you save while enjoying protection.

Application made easy

With Family Protect, application is hassle-free. There is no need for any medical check-up⁶ so keeping your family safe is easier than ever.

And once you made up your mind, simply log on to www.income.com.sg to purchase Family Protect or head down to our Income branches across the island to purchase this plan.

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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.

How Family Protect helps you protect your loved ones with ease

Mr Tan, age 40 (non-smoker), is a sole breadwinner and he signs up for Family Protect to provide financial security for his family. He chooses a sum assured of \$100,000. The policy term is 10 years, and he pays an annual premium of \$519 over 10 years.

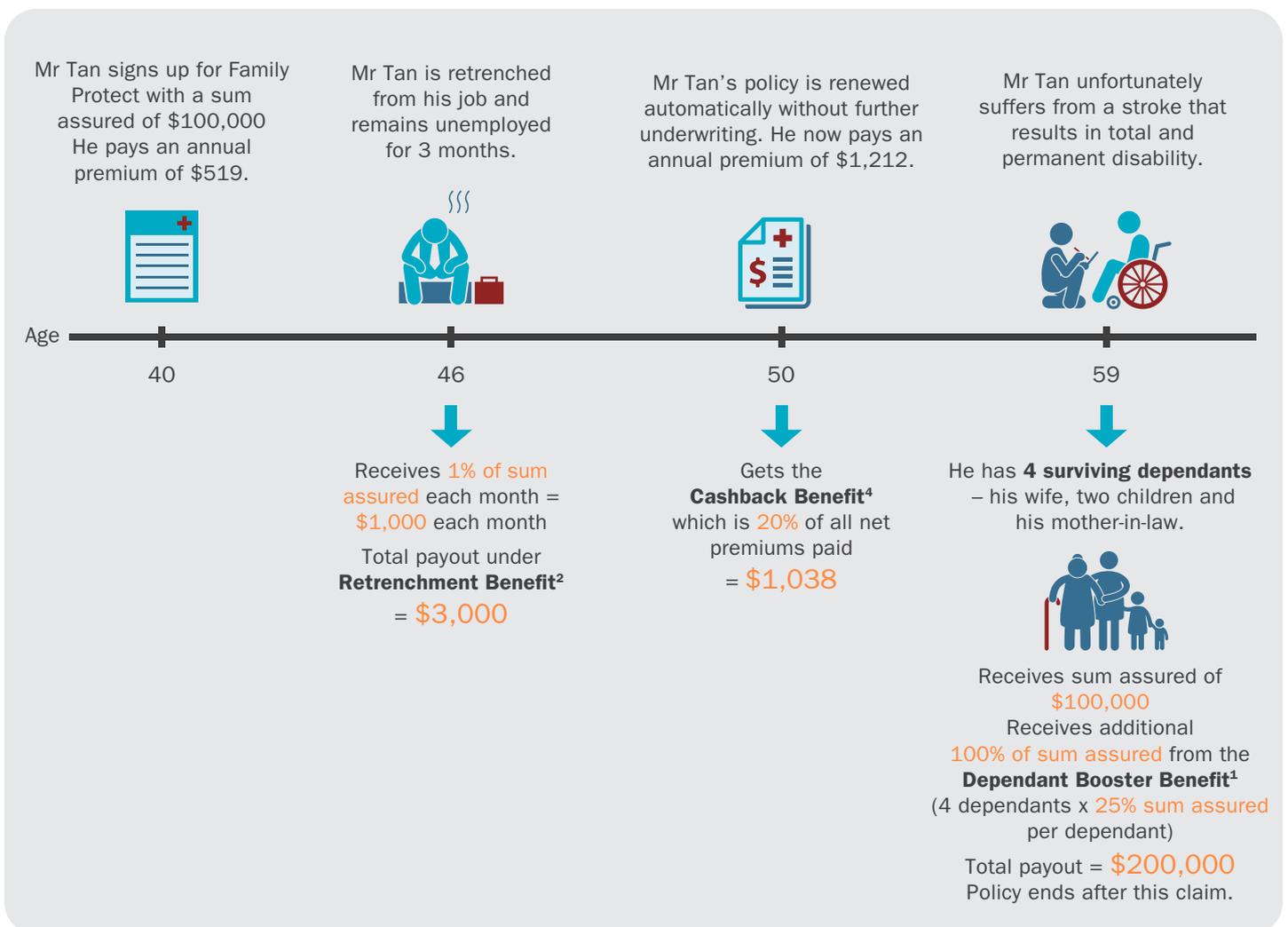


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

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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

 **VISIT** our nearest branch

 **CALL** 6788 1122

 **CLICK** www.income.com.sg

IMPORTANT NOTES

- 1 The Dependant Booster Benefit is only payable once and the policy terminates thereafter.
- 2 The Retrenchment Benefit pays 1% of your sum assured each month and the \$1,000 payout per month is based on \$100,000 sum assured. This benefit will cease on the date the policyholder starts permanent paid employment. The retrenchment must have taken place no earlier than six months after the cover start date and you have paid at least six month of premiums. You can claim for this benefit only once during each policy term. You cannot claim this benefit again for the same retrenchment. Cover start date refers to the date we issue the policy, issue an endorsement to include or increase any benefit, or reinstate the policy, whichever is latest.
- 3 We will renew your policy for another 10 years for the same sum assured only if there is no claim for death, total and permanent disability, terminal illness or specified dread disease (except a claim for angioplasty and other invasive treatment for coronary artery) on your policy during its term, and the insured is age 64 (last birthday) and below at the time the policy is due for renewal. However for angioplasty and other invasive treatment for coronary artery, the policy will be renewed for another 10 years at the reduced sum assured. The renewal premium will be determined by Income and is based on the policy's renewal term, sum assured and the age of the insured at the time the policy is renewed.
- 4 If the insured survives at the end of the policy term, and the policy has not ended, the policy will pay out a Cashback Benefit of 20% of all net premiums paid. Net premiums means the regular premium amount as shown in the schedule, or the reduced regular premium if the sum assured was changed earlier. If you change the frequency of your regular premium amount, we will use the then current regular premium amount to work out all net premiums paid. Net premiums exclude the premiums paid on riders.
- 5 If the insured becomes totally and permanently disabled (before age 70), terminally ill, dies, or is diagnosed with the specified dread diseases during the term of the policy, we will pay the sum assured. The policy will end when we make this payment. We will not pay this benefit if the insured was diagnosed with the dread disease within 90 days from the cover start date for major cancers, heart attack of specified severity, coronary artery bypass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease.
However, for angioplasty and other invasive treatment for coronary artery, we will pay 10% of the 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. The policy will continue with a reduced sum assured.
- 6 Underwriting will be based on the health declaration found in your proposal form or the medical questionnaires. However, if we deem necessary after assessing the declaration, we may require the insured to go for specified medical tests.

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There are certain conditions whereby the benefits under the policy will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/family-protect-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. Family Protect may not be suitable for you if you are unsure about which type of term plan or how much coverage to buy as no financial advice is provided during the purchase process. In such a case, we strongly encourage you to speak to a qualified insurance adviser who will be able to advise you on a suitable product. 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. This policy does not have any cash value.

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 27 November 2018