



# SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

## TERMLIFE





## SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.  
Your performance; powerful.  
You know success.  
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire supports your scale to greater heights. This product series puts you in the path of possibilities, with protection that's perfect for you.

Elevate your financial legacy with meaningful advice and insights from our experts, all whilst managing your portfolio with bespoke benefits. Growing wealth and securing success has never been this easy.

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# TermLife Solitaire

Keep your legacy alive, with TermLife Solitaire.

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



**Protection for peace of mind** with \$500,000 coverage or more



**Guaranteed renewal<sup>1</sup>**



Option to **enhance coverage with additional riders**



**High coverage** at affordable premiums



**Complimentary one-time medical concierge service<sup>9</sup>** with minimum sum assured of \$3 million

# Benefits

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## Protection for peace of mind with \$500,000 coverage or more

Keep your legacy alive. TermLife Solitaire provides you with coverage<sup>2</sup> in the event of death or terminal illness during the term of the policy to safeguard your legacy for your loved ones.

## Protect your business

Ensure the uninterrupted success and continuity of your business. Insure your key personnel with TermLife Solitaire and mitigate the financial impact should the unfortunate happen to them. You can focus on building your empire knowing that the people crucial to your business are adequately covered.

## Guaranteed renewal

Enjoy the option of renewing your policy and extending your coverage after the policy term expires. Renewal of your policy is guaranteed<sup>1</sup> and you may be covered up to a maximum age of 100 (last birthday).

## Option to enhance coverage with additional riders

Be empowered with choice. Optional riders such as Disability Accelerator<sup>3</sup> and Dread Disease Accelerator<sup>4</sup> are available to cover total and permanent disability (TPD before the anniversary of the policy immediately after the insured reaches age of 70) and dread diseases respectively. For additional financial security, you may also add on riders such as Payor Premium Waiver<sup>5</sup>, Dread Disease Premium Waiver<sup>6</sup> or Enhanced Payor Premium Waiver<sup>7</sup>.

## Tailor your coverage with a personal financial needs analysis

Your insurance adviser can provide you with a financial needs analysis to help you plan for the amount of coverage, as well as the duration<sup>8</sup> of coverage that you really need. This way, you can receive your desired coverage at affordable premiums.

## Never too late to protect your legacy

It's never too late to preserve your legacy. TermLife Solitaire is available at various stages of your life. As long as you are aged 74 (last birthday) and below, you can apply to protect your wealth and enjoy coverage up to age 100 (last birthday).

## Complimentary one-time medical concierge service

We want to make the application process as seamless and efficient for you as possible. If your application has a minimum sum assured of \$3 million, you can call a dedicated hotline to arrange for a medical check-up<sup>9</sup> as well as complimentary transport and enjoy a shorter waiting time at the clinic.

## Exclusive treats for Income's Solitaire policyholders

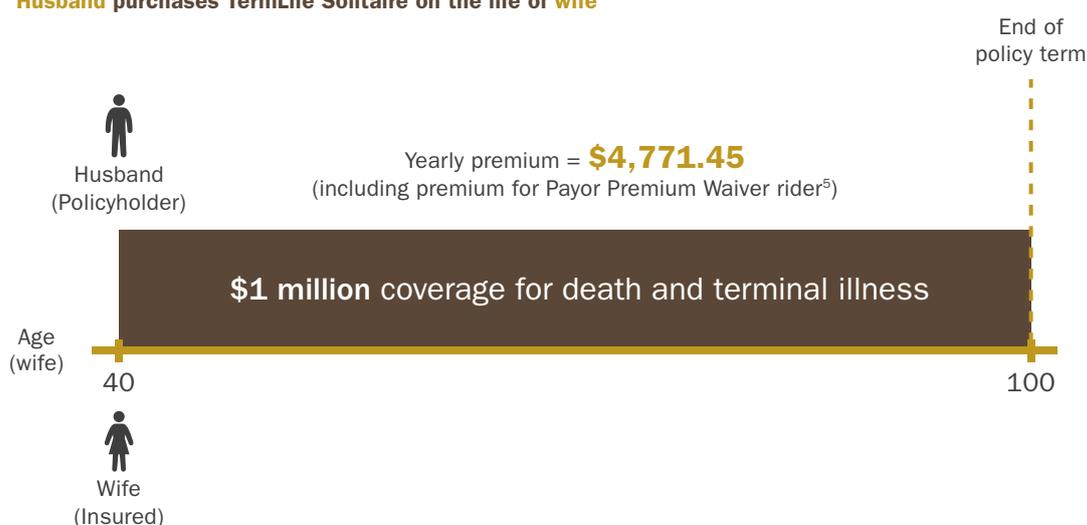
Gain access to Income's Solitaire Club – an exclusive rewards programme and pamper yourself with a range of privileges specially curated for you. Find out more at [www.income.com.sg/solitaire/privileges](http://www.income.com.sg/solitaire/privileges).

# How TermLife Solitaire preserves your legacy

Mr and Mrs Tan, both age 40, non-smokers, are looking to enhance their insurance coverage to ensure that their loved ones are cared for. They sign up for TermLife Solitaire, insuring each other's lives with a sum assured of \$1 million each and a policy term till age 100. They also add a Payor Premium Waiver rider<sup>5</sup> with a maximum term till age 84. They also choose to pay premiums on a yearly mode.

## Policy 1:

**Husband** purchases TermLife Solitaire on the life of **wife**



## Policy 2:

**Wife** purchases TermLife Solitaire on the life of **husband**

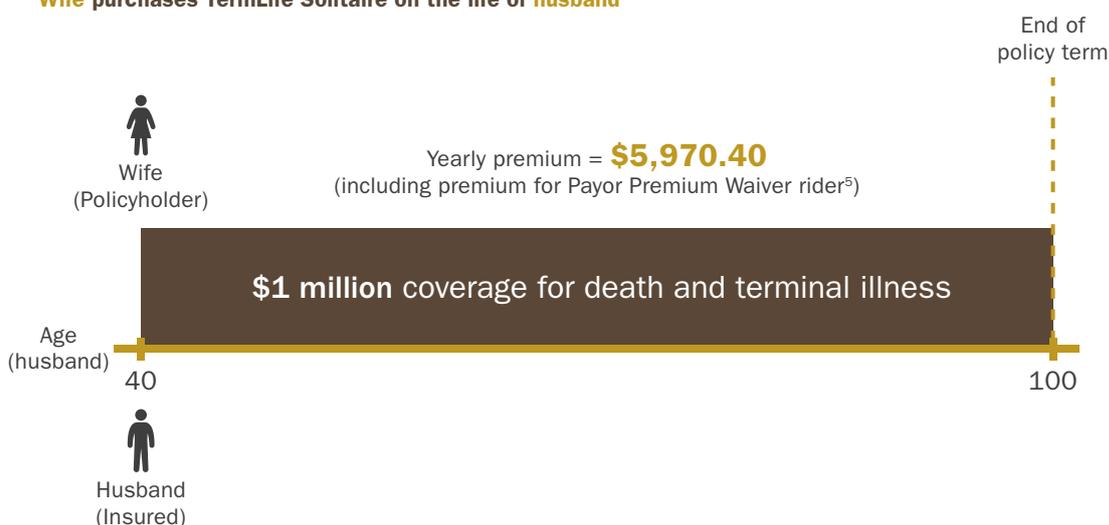


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

Should Mr Tan pass away at the age of 70, Mrs Tan will receive the payout of \$1 million from Policy 2, which can be used to pay off any outstanding loans and help the family maintain their current lifestyle. Policy 1 insuring Mrs Tan will remain in force with future premiums waived until the rider term expires<sup>5</sup>.

# How TermLife Solitaire safeguards your business

Mr Ong, age 50, a non-smoker, is a director of ABC Company. ABC Company would like to ensure business continuity in case of the unexpected loss of Mr Ong, who is crucial to the growth and success of its business today.

ABC Company signs up for TermLife Solitaire to insure Mr Ong with a sum assured of \$2 million. The company also adds a Disability Accelerator rider<sup>3</sup> with a sum assured of \$2 million and chooses a policy and rider term of 15 years. The company decides to pay premiums on a yearly mode.



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

Should Mr Ong pass away or be diagnosed with total and permanent disability before the policy and rider term expires, the payout of \$2 million can be used to help the company cushion the business impact of losing Mr Ong until they can find a replacement. When the payout is made, the policy terminates.

## 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](http://www.income.com.sg).

## Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1122



**CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

- 1 Guaranteed renewal is applicable only if there is no claim on your policy during the contract term and the insured is age 74 (last birthday) and below. We will renew your policy for the same sum assured and contract term. However, if the insured's 100th birthday falls within the next contract term, or if the original contract term is not in multiple of 5 years, we will only renew it for a shorter term (in multiple of 5 years, subject to a minimum of 10 years) such that the renewal term will not go beyond the anniversary immediately after the insured's 100th birthday or the original contract term. 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.
- 2 If the insured becomes terminally ill or dies during the term of the policy, we will pay the sum assured. The policy will end when we make this payment.
- 3 Disability Accelerator rider pays out the sum assured under this rider upon diagnosis of the insured with total and permanent disability (TPD before the anniversary of the policy immediately after the insured reaches the age of 70) during the term of the rider. This rider accelerates the sum assured of the policy and terminates thereafter. If there is an accelerated payment on this rider, the sum assured of the policy and other accelerated riders attached to the policy will be reduced accordingly.
- 4 Dread Disease Accelerator rider pays out the sum assured under this rider upon diagnosis of the insured with one of the specified dread diseases during the term of the rider (except angioplasty and other invasive treatment for coronary artery). This rider accelerates the sum assured of the policy and terminates thereafter. If there is an accelerated payment on this rider, the sum assured of the policy and other accelerated riders attached to the policy will be reduced accordingly.  
In the event that the insured undergoes angioplasty and other invasive treatment for coronary artery, 10% of the rider sum assured, subject to a maximum of \$25,000, will be payable in one lump sum. Thereafter, the sum assured of the policy, Dread Disease Accelerator rider and other accelerated riders attached to the policy will be reduced accordingly. Premiums will be reduced accordingly and remain payable.
- 5 Payor Premium Waiver rider waives future premium payments on the policy for the remaining term of the rider upon death or diagnosis with total and permanent disability (TPD before age 70) of the policyholder during the term of the rider. This rider is applicable only if the policyholder is not the insured.
- 6 Dread Disease Premium Waiver rider waives the future premium payments on the policy for the remaining term of the rider upon diagnosis of a specified dread disease of the policyholder during the term of the rider.
- 7 Enhanced Payor Premium Waiver rider waives future premiums payments on the policy for the remaining term of the rider upon death, diagnosis with total and permanent disability (TPD before age 70) or a specified dread disease of the policyholder during the term of the rider. This rider is applicable only if the policyholder is not the insured.
- 8 You can choose a policy term of 10, 15, 20, 25, 30, 35 or 40 years. Alternatively, you can choose a policy term of up to age 64, 74, 84 or 100 (last birthday).
- 9 The service is valid for one time usage per policy and is only for arrangement of a full medical check-up. No-show penalty is applicable when the insured failed to cancel the check-up and transport booking within the given notice period. The insured will need to check with the respective clinic for more details.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/termlife-solitaire-policy-conditions.pdf](http://www.income.com.sg/termlife-solitaire-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. This plan 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information is correct as of 18 January 2019

