



Embrace life  
— with —  
*confidence*

# VivoAssure

WHOLE LIFE INSURANCE

Flexibility to choose your protection level. Covers against dread diseases and future unknown diseases with optional riders.

VivoAssure provides you with your desired protection level. You can choose a coverage of up to 500%<sup>1</sup> of the sum assured for death, terminal illness and total and permanent disability (TPD before the anniversary immediately after insured reaches the age of 70).

Supplement your coverage with Advanced Assure Accelerator rider and Early Assure Accelerator rider, so you can truly enjoy peace of mind. Together, they cover early, intermediate and advanced stage dread diseases. Advanced Assure Accelerator rider also includes the Major Impact Benefit which is a first in Singapore that safeguards you against future unknown diseases<sup>2</sup> or serious infections.

## Why is it good for me?

- 1 Flexibility to choose the protection level up to 500%<sup>1</sup> of sum assured** depending on your needs
- 2 Up to an additional 200% of sum assured for accidental death<sup>3</sup>**
- 3 Premiums waived upon retrenchment<sup>4</sup>**
- 4 Add Advanced Assure Accelerator rider<sup>5</sup>** for coverage against dread diseases and future unknown diseases<sup>2</sup> or serious infections with Major Impact Benefit<sup>6</sup>
- 5 Add Early Assure Accelerator rider<sup>7</sup>** for comprehensive coverage of up to \$350,000<sup>8</sup> for early and intermediate stage of dread diseases and continue to be protected with Advanced Restoration Benefit<sup>9</sup>

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## Choose your desired coverage from 5 levels of protection

VivoAssure protects you in the event of death, terminal illness (TI), total and permanent disability (TPD before the anniversary immediately after insured reaches the age 70). The plan provides you with the flexibility to choose your protection level based on your needs. You can choose to multiply your coverage by up to 500%<sup>1</sup> of your sum assured.

Event	Coverage before the anniversary immediately after the insured reaches the age of 70				
<ul style="list-style-type: none"> <li>• Death</li> <li>• Total and Permanent Disability (TPD)</li> <li>• Terminal Illness</li> </ul>	Higher of sum assured plus bonuses <sup>10</sup>				
	<b>or</b> Minimum Protection Value <sup>1</sup>				
	100% of sum assured	200% of sum assured	300% of sum assured	400% of sum assured	500% of sum assured
<ul style="list-style-type: none"> <li>• Accidental Death<sup>3</sup></li> </ul>	Up to 200% of sum assured on top of death benefit				
Event	Coverage on or after the anniversary immediately after the insured reaches the age of 70				
<ul style="list-style-type: none"> <li>• Death</li> <li>• Terminal Illness</li> </ul>	Sum assured plus bonuses <sup>10</sup>				

## Choose the premium term that suits you

Now you can choose from a range of premium terms. Depending on your lifestyle and financial ability, you can pay your premiums for 5, 10, 15, 20, 25 or 30 years. You can also decide to pay your premiums up to age 64.

## Extra protection in case of an accident

Provide extra security for your loved ones with additional coverage of up to 200% of your sum assured on top of your death benefit if accidental death<sup>3</sup> happens before the anniversary immediately after the age 70.

## Premiums waived upon retrenchment

Don't worry even if you are retrenched and stay unemployed for 3 consecutive months. You do not have to pay premiums for your basic policy for up to 6 months with our retrenchment benefit<sup>4</sup>. You will get the same coverage during that time and still have a peace of mind while looking for a new job.

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

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## Option to add **Advanced Assure Accelerator rider** for additional peace of mind

Add Advanced Assure Accelerator rider<sup>5</sup> for comprehensive coverage against 39 specified dread diseases. This rider also safeguards you against future unknown diseases<sup>2</sup> or serious infections with Major Impact Benefit<sup>6</sup> which is a first in Singapore. Before the anniversary immediately after the insured reaches age of 70, you can also enjoy the minimum protection value<sup>1</sup> based on your basic policy.

### Coverage for specified dread diseases

Event	Coverage before the anniversary immediately after the insured reaches age of 70					
Diagnosis of specified dread disease <sup>5</sup>	Higher of the rider's sum assured plus pro-rated bonuses <sup>10</sup> of the basic policy <b>or</b> Minimum Protection Value <sup>1</sup>					
	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>100% of rider's sum assured</td> <td>200% of rider's sum assured</td> <td>300% of rider's sum assured</td> <td>400% of rider's sum assured</td> <td>500% of rider's sum assured</td> </tr> </table>	100% of rider's sum assured	200% of rider's sum assured	300% of rider's sum assured	400% of rider's sum assured	500% of rider's sum assured
	100% of rider's sum assured	200% of rider's sum assured	300% of rider's sum assured	400% of rider's sum assured	500% of rider's sum assured	
<b>Coverage on or after the anniversary immediately after the insured reaches the age of 70</b>						
	Rider's sum assured plus pro-rated bonuses <sup>10</sup> of the basic policy					

### Major Impact Benefit

Do you know that there are about 6,000 to 8,000 known rare diseases worldwide and three-quarters of them affect children<sup>11</sup>? New rare diseases are also being discovered all the time. In Singapore, there are about 2,000 to 3,000 rare diseases patients<sup>12</sup>.

You may also have read about unfortunate incidents where the consumption of raw food has caused serious infections resulting in many days of stay in an intensive care unit (ICU) of a hospital. A 52-year old salesman was in critical condition and stayed in the ICU for nearly 10 days by just eating raw fish<sup>13</sup>.

With Major Impact Benefit<sup>6</sup>, be protected against future unknown diseases<sup>2</sup> or serious infection. Before you turn 85, this benefit provides protection in the event that you undergo a surgery or suffer from an infection and you are required to stay in an ICU for a total of 5 days or more in one hospital admission.

Event	Coverage before the anniversary immediately after the insured reaches age of 70
<ul style="list-style-type: none"> <li>• Undergo surgery or suffer from infection and</li> <li>• Require a stay of 5 days or more in ICU</li> </ul>	Higher of 50% of the rider's sum assured plus pro-rated bonuses <sup>10</sup> of the basic policy; <b>or</b> 50% of the rider's minimum protection value <sup>1</sup>
	<b>Coverage on or after the anniversary immediately after the insured reaches the age of 70</b>
	50% of the rider's sum assured plus pro-rated bonuses <sup>10</sup> of the basic policy

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## Option to add **Early Assure Accelerator rider** for protection against early and intermediate stage dread diseases

Further enhance your protection with Early Assure Accelerator rider<sup>7</sup>, which boosts your total coverage to 121 medical conditions and covers up to \$350,000<sup>8</sup> for early and intermediate stage dread diseases. Before the anniversary immediately after the insured reaches age of 70, you can also enjoy the minimum protection value<sup>1</sup> based on your basic policy.

### Coverage for early and intermediate stage dread diseases

Event	Coverage before the anniversary immediately after the insured reaches age of 70					
Diagnosis of early or intermediate stage dread disease	Higher of the rider's sum assured plus pro-rated bonuses <sup>10</sup> of the basic policy <b>or</b> Minimum Protection Value <sup>1</sup>					
	<table border="1"> <tr> <td>100% of rider's sum assured</td> <td>200% of rider's sum assured</td> <td>300% of rider's sum assured</td> <td>400% of rider's sum assured</td> <td>500% of rider's sum assured</td> </tr> </table>	100% of rider's sum assured	200% of rider's sum assured	300% of rider's sum assured	400% of rider's sum assured	500% of rider's sum assured
	100% of rider's sum assured	200% of rider's sum assured	300% of rider's sum assured	400% of rider's sum assured	500% of rider's sum assured	
Coverage on or after the anniversary immediately after the insured reaches the age of 70						
	Rider's sum assured plus pro-rated bonuses <sup>10</sup> of the basic policy					

### Advanced Restoration Benefit

The Early Assure Accelerator rider<sup>7</sup> has an Advanced Restoration Benefit<sup>9</sup>, providing extra protection for stroke, major cancers, and heart attack of specified severity after an early or intermediate stage dread disease claim is made.

Event	Extra coverage – Advanced Restoration Benefit <sup>9</sup>
<ul style="list-style-type: none"> <li>• Stroke</li> <li>• Major cancers</li> <li>• Heart attack of specified severity</li> </ul>	Coverage before the anniversary immediately after the insured reaches age of 70
	50% of the rider's minimum protection value <sup>1</sup>
	Coverage on or after the anniversary immediately after the insured reaches age of 70
	50% of the rider's sum assured

### Additional payouts under the special benefit and juvenile benefit

The special benefit<sup>14,15</sup> provides a payout of 30% of the rider's sum assured to cover you against 10 medical conditions before the age of 85.

The juvenile benefit<sup>15,16</sup> provides a payout of 20% of the rider's sum assured to cover insured persons below the age of 18 years old for 10 medical conditions, including Kawasaki disease and insulin dependent diabetes mellitus.

For a complete list of medical conditions covered, please refer to the policy contract.

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## How VivoAssure safeguards you

Mr Lim, age 28, non-smoker, signs up for VivoAssure with a sum assured of \$100,000 and a premium term of 20 years. He chooses the coverage with minimum protection value<sup>1</sup> of 300% of sum assured. He also supplements his plan with the Advanced Assure Accelerator rider<sup>5</sup> with a sum assured of \$100,000 and Early Assure Accelerator rider<sup>7</sup> with a sum assured of \$50,000. He pays an annual premium of \$3,641.

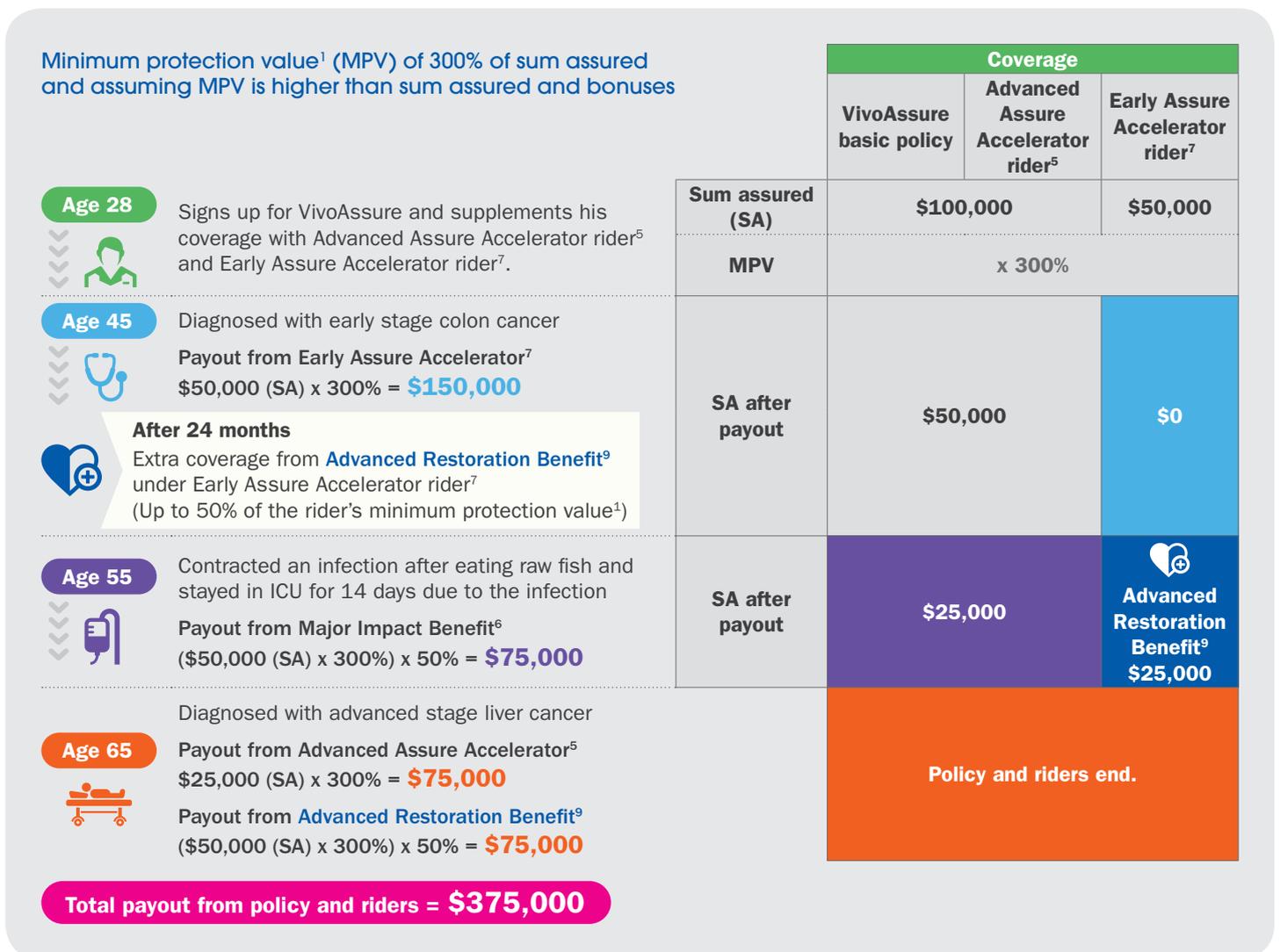


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

If there is no claim, Mr Lim can look forward to an illustrated cash value of \$107,595<sup>17</sup> at age 68 and the corresponding illustrated yield upon surrender at age 68 would be 3.36% p.a.<sup>17</sup>.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% p.a. Should the long-term average return be 3.25% p.a., the illustrated cash value at age 68 would be \$60,504<sup>18</sup> and the corresponding illustrated yield upon surrender at age 68 would be 1.48% p.a.<sup>18</sup>.

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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.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2016, Income had over \$32.9 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, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



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



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

## IMPORTANT NOTES

- 1 For VivoAssure, the minimum protection value is 100%, 200%, 300%, 400% or 500% of the sum assured before the anniversary immediately after the insured reaches the age of 70, selected at the start of the policy and is applicable upon death, total and permanent disability or terminal illness. Advanced Assure Accelerator rider's and Early Assure Accelerator rider's minimum protection value will follow VivoAssure's minimum protection value.
- 2 An event (including a future unknown disease) leading to a surgery or an infection, requires a stay in ICU for 5 days or more, which is claimable under the Major Impact Benefit, subject to policy's terms, conditions and exclusions.
- 3 Accidental death benefit is payable only if death happens before the anniversary immediately after the insured reaches the age of 70 and is within 365 days of the accident. 200% of the sum assured in addition to the death benefit will be paid out for this benefit only if the insured is not participating in a restricted activity at the time of the accident. If the insured is participating in a restricted activity at the time of the accident, this benefit will be reduced to 60% of the sum assured instead. Standard exclusions apply. Please refer to the policy contract for further details.
- 4 VivoAssure must be valid and in force for at least 6 months from the date we issue the policy, an endorsement to include or increase any benefit, or reinstate the policy (whichever is latest) with at least 6 months of premiums paid. Only premiums on the basic policy (excluding any riders attached) will be waived up to a maximum of 6 months of premiums. The retrenchment benefit can only be claimed once.
- 5 Advanced Assure Accelerator is an accelerated whole life rider that provides coverage for dread diseases and a major impact benefit. We will not pay the dread disease benefit if the insured is diagnosed with the disease within 90 days after the cover start date for major cancers, heart attack of specified severity, 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 sum assured under this rider, subject to a S\$25,000 maximum sum payable (not including bonuses). The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment. This will reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders attached to its basic policy by the same amount that we pay under this rider.

Please refer to the policy contract for further details.

Cover start date refers to the date we issue the rider; or the date we issue an endorsement to include or increase a benefit; or the date we reinstate the rider (whichever is latest).

- 6 We will pay no more than \$100,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured). The surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the illness any time before or within 90 days after the cover start date. Claim under the Major Impact Benefit will reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders attached to its basic policy by the same amount that we pay under this rider. This benefit can only be claimed once. Please refer to the policy contract for further details.

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## IMPORTANT NOTES

- 7 Early Assure Accelerator is an accelerated whole life rider that provides coverage for early and intermediate stage dread diseases. Any payment for an early or intermediate stage specified dread disease will reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders attached to its basic policy by the same amount we pay under this rider. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease at any time before or within 90 days after the cover start date for major cancers, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery. Please refer to the policy contract for further details.

If you succeed in claiming the early and intermediate stage dread disease benefit, the special benefit and juvenile benefit will end. You will stop making premium payments on the rider. The rider will continue to apply for the Advanced Restoration Benefit.

You will have to attach the Advanced Assure Accelerator rider to the basic policy if you would like to add the Early Assure Accelerator rider.

- 8 We will pay no more than \$350,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured).
- 9 You can only make a claim under the Advanced Restoration Benefit if you have previously succeeded in claiming the early and intermediate stage dread disease benefit and if your basic policy has not ended.

We will pay this benefit if the insured is diagnosed with any of the advanced stage dread diseases (stroke, major cancers, and heart attack of specified severity). Once we make payment under this benefit, the rider will end. We will not pay this benefit if the insured was diagnosed with the disease within 24 months after the date of diagnosis of any of the early or intermediate stage dread diseases. The insured must survive for at least seven days from the date of diagnosis, or after having the medical procedure, before we pay this benefit. Please refer to the policy contract for further details.

- 10 Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.

- 11 Source:

[www.asiaone.com/health/helping-children-rare-disorders](http://www.asiaone.com/health/helping-children-rare-disorders)

- 12 Source:

[www.straitstimes.com/singapore/parliament-moh-studying-option-of-a-separate-fund-for-children-with-rare-diseases](http://www.straitstimes.com/singapore/parliament-moh-studying-option-of-a-separate-fund-for-children-with-rare-diseases)

- 13 Source:

[www.straitstimes.com/singapore/man-52-critically-ill-after-eating-raw-fish-dish](http://www.straitstimes.com/singapore/man-52-critically-ill-after-eating-raw-fish-dish)

- 14 We will pay no more than \$30,000 for each insured (no matter how many policies we have issued to cover each insured) for each special benefit. At most, we will pay this benefit five times, as long as each claim is not for the same special benefit as any of the earlier claims.

- 15 We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease any time before or within 90 days from the cover start date. The insured must survive for at least seven days from the date of diagnosis, or after having the medical procedure, before we pay this benefit.

- 16 We will pay no more than \$30,000 for each insured (no matter how many policies we have issued to cover each insured) for each juvenile benefit. At most, we will pay this benefit five times, as long as each claim is not for the same juvenile benefit as any of the earlier claims.

- 17 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% per annum in the future. Returns are illustrated based on estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

- 18 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.25% per annum in the future. Returns are illustrated based on the estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

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## IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/vivoassure-policy-conditions.pdf](http://www.income.com.sg/vivoassure-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](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 22 March 2019