



# Focus — on — Getting Well

## Cancer Protect

TERM LIFE INSURANCE

Early and advanced stage cancer coverage.  
Affordable protection.

To ensure that you stay prepared and focused on recovering from unexpected illnesses, Cancer Protect helps by alleviating the financial burden of cancer treatment. This provides you and your loved ones with the best chance of overcoming life's unexpected journeys, without the additional financial stress.

### Why is it good for me?

- 1 **Early and advanced stage** cancer coverage<sup>1</sup>
- 2 **No reduction in sum assured** even after claim for early stage cancer<sup>2</sup>
- 3 **Affordable** premiums from \$14.40 monthly<sup>3</sup>
- 4 **Guaranteed renewal** up till age 84<sup>4</sup>
- 5 **Additional advanced stage cancer benefit<sup>5</sup> of 25% of sum assured** if a claim was not made for an early stage cancer

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## Early and advanced stage cancer coverage

A term life insurance policy that provides you with protection against cancer at both early and advanced stages<sup>1</sup>. You may receive coverage even if you have existing non-cancer related medical conditions<sup>6</sup> (subject to underwriting).

## Affordable premiums

Stay protected with affordable premiums. From as low as \$14.40<sup>3</sup> per month, you can receive coverage against cancer<sup>1</sup>.

## No reduction of sum assured even after claim for early stage cancer

Receive the same level of protection in your fight against cancer. Your sum assured will not be reduced even if you make a claim for an early stage cancer<sup>2</sup>.

## Guaranteed renewal

Cancer Protect offers guaranteed renewal every 10 years and can be renewed till age 84<sup>4</sup>.

## Accidental and non-accidental death coverage

Receive up to 100% of the sum assured<sup>7</sup> in the event of accidental death. You will also be covered for non-accidental death<sup>8</sup>.

## Additional advanced stage cancer benefit

If a claim was not made for an early stage cancer, you can receive an additional advanced stage cancer benefit<sup>5</sup> of 25% of the sum assured.

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## How Cancer Protect works to safeguard you

Mr Lee, age 40, and a non-smoker, is looking for a cancer-focused term life plan to cover himself against cancer. He signs up for Cancer Protect with a sum assured of \$100,000.

Age	Event	Claim	Sum assured of policy
40	Mr Lee buys a Cancer Protect policy with a sum assured of \$100,000.	N.A.	 Original sum assured = <b>\$100,000</b>
45	Mr Lee was diagnosed with early stage cancer <sup>2</sup> .	 <b>\$25,000</b>	 Sum assured remains intact = <b>\$100,000</b>
55	Mr Lee's condition worsened and he was diagnosed with advanced stage cancer <sup>5</sup> .	 <b>\$100,000<sup>^</sup></b>	Policy ends with this claim

<sup>^</sup> If a claim was not made for the early stage cancer, Mr Lee would receive an additional advanced stage cancer benefit of \$25,000 on top of the \$100,000 claim for the diagnosis of advanced stage cancer.

Diagram is not drawn to scale and the figures used are for illustrative purpose only.

### 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 2015, Income had over \$32.4 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

-  **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)

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## IMPORTANT NOTES

- 1 The definitions for early and advanced stage cancers are found in the policy contract.
- 2 **Early stage cancer benefit**  
The insured must survive at least 30 days after the insured is diagnosed with a covered early stage cancer before we pay the early stage cancer benefit. We will only pay this benefit once. We will not pay it again even if the policy is renewed. 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 after the cover start date. Cover start date refers to the date we issue the policy; or the date we issue an endorsement to include or increase a benefit; or the date we reinstate the policy (whichever is latest).
- 3 Based on a male, non-smoker, age 30 who applies for Cancer Protect plan with a sum assured of \$50,000.
- 4 Guaranteed renewal is applicable only if there is no claim (except that of an early stage of major cancers) during the contract term. We will renew your policy for the same sum assured and contract term. However, if the insured's 84th birthday falls within the next contract term, we will only renew it up to the anniversary immediately after the insured reaches the age of 84. We will work out the renewal premium based on the policy's contract term, sum assured and the age of the insured at the time the policy is renewed.
- 5 **Advanced stage cancer benefit**  
The insured must survive at least 30 days after the insured is diagnosed with a covered advanced stage cancer before we pay the advanced stage cancer benefit. We will not pay this benefit if the insured was diagnosed with the disease within 90 days after the cover start date.
- 6 This plan is not guaranteed and is subjected to underwriting. We will not pay any benefits if your claim arises from a material pre-existing condition that was not told to us. Please refer to the policy contract for further details.
- 7 Accidental death benefit is payable only if insured's death happens within 365 days of the accident. If the insured is aged 69 or under, 100% of the sum assured 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 30% of the sum assured. If the insured is aged 70 or above, 100% of the premium paid will be refunded for this benefit if the insured's death happens within one year from the cover start date. Otherwise, \$5,000 will be paid out instead. Standard exclusions apply as well. The policy will end when this payment is made. Please refer to the policy contract for further details.
- 8 If the insured dies (not as a result of an accident) during the term of the policy, 100% of the total premiums paid will be refunded if death happens within one year from the cover start date; or \$5,000 will be paid if death happens after one year from the cover start date. The policy will end when this payment is made.

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

Information is correct as of 16 September 2016