



Living Life

— your —

way

Lady 360

TERM LIFE INSURANCE

360° protection for ladies.
Better peace of mind.

Filial daughter. Loving wife. Nurturing mother. Supportive friend. Inspirational leader. Taking on multiple roles can be challenging, and a modern day woman deserves protection that is able to keep up with her needs. Live life your way with Lady 360, a comprehensive yet affordable female protection plan thoughtfully designed for women.

Why is it good for me?

- 1 **360° female protection plan** for peace of mind
- 2 **Waiver of premium¹ for the next 24 months** upon diagnosis of a specific female illness
- 3 **Affordable premiums** from \$1.40 per day²
- 4 **Biennial health screening benefit³**
- 5 **Exclusive treats for women**

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360° female protection plan for peace of mind

Be bold and confident to live life your way. Lady 360 provides comprehensive coverage for specific female illnesses⁴, female surgeries⁵, post diagnosis support benefits⁶ as well as death. You can enjoy continuous coverage even if you have claimed for more than one insured event⁷. You can also choose a 10-year renewable⁸ policy term, or a policy term of up till age 64 (last birthday).

Benefit table

Category of insured events	Cover limit
1. Female illnesses benefit⁴ (The total amount paid under this benefit shall not exceed 100% of the sum assured.)	
<ul style="list-style-type: none"> Chronic autoimmune hepatitis Malignant cancer of female sites Rheumatoid arthritis SLE with lupus nephritis 	100% of sum assured
<ul style="list-style-type: none"> Carcinoma in situ of female sites Osteoporotic fractures of the hip and vertebra requiring surgery or repair 	50% of sum assured
2. Female surgeries benefit⁵ (The total amount paid under this benefit shall not exceed 50% of the sum assured.)	
<ul style="list-style-type: none"> Radical vulvectomy Wertheim's operation Uterus, total pelvic exenteration 	50% of sum assured
<ul style="list-style-type: none"> Breast lumpectomy – bilateral Mastectomy – bilateral or unilateral Hysterectomy Complicated repair of fistula 	30% of sum assured
<ul style="list-style-type: none"> Breast lumpectomy – unilateral Urinary incontinence requiring surgery Uterine prolapse requiring surgery Thyroid disorders requiring surgery Polycystic ovarian syndrome requiring surgery 	15% of sum assured
3. Support benefit⁶ (The total amount paid under this benefit shall not exceed 100% of the sum assured.)	
<ul style="list-style-type: none"> Reconstructive surgery benefit due to mastectomy following breast cancer or carcinoma in situ of the breast, malignant skin cancer, accidental burns and accident 	100% of sum assured
<ul style="list-style-type: none"> Oocyte cryopreservation benefit 	25% of sum assured
<ul style="list-style-type: none"> Breast cancer – molecular gene expression profiling test for treatment guidance benefit 	15% of sum assured (subject to a maximum of \$7,500)
<ul style="list-style-type: none"> Outpatient psychiatric benefit 	5% of sum assured
<ul style="list-style-type: none"> Hormone replacement therapy benefit 	5% of sum assured
4. Death benefit	\$10,000

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Waiver of premium for the next 24 months upon diagnosis of a specific female illness

Rest assured that premiums will be waived¹ for the next 24 months, or until the end of the policy term (whichever is earlier), upon a successful claim for any of the covered female illnesses so you can focus on your recovery.

Affordable premiums

Stay protected with affordable premiums. From as low as \$1.40 per day², you can live your life to the fullest without worries.

Biennial health screening benefit

Be ready to tackle life's challenges in your best form. From the second policy anniversary onwards, Lady 360 provides you with a tailored health screening³ to put your mind at ease. This health screening is available to you every two years to ensure you stay in the pink of health.

Exclusive treats for women

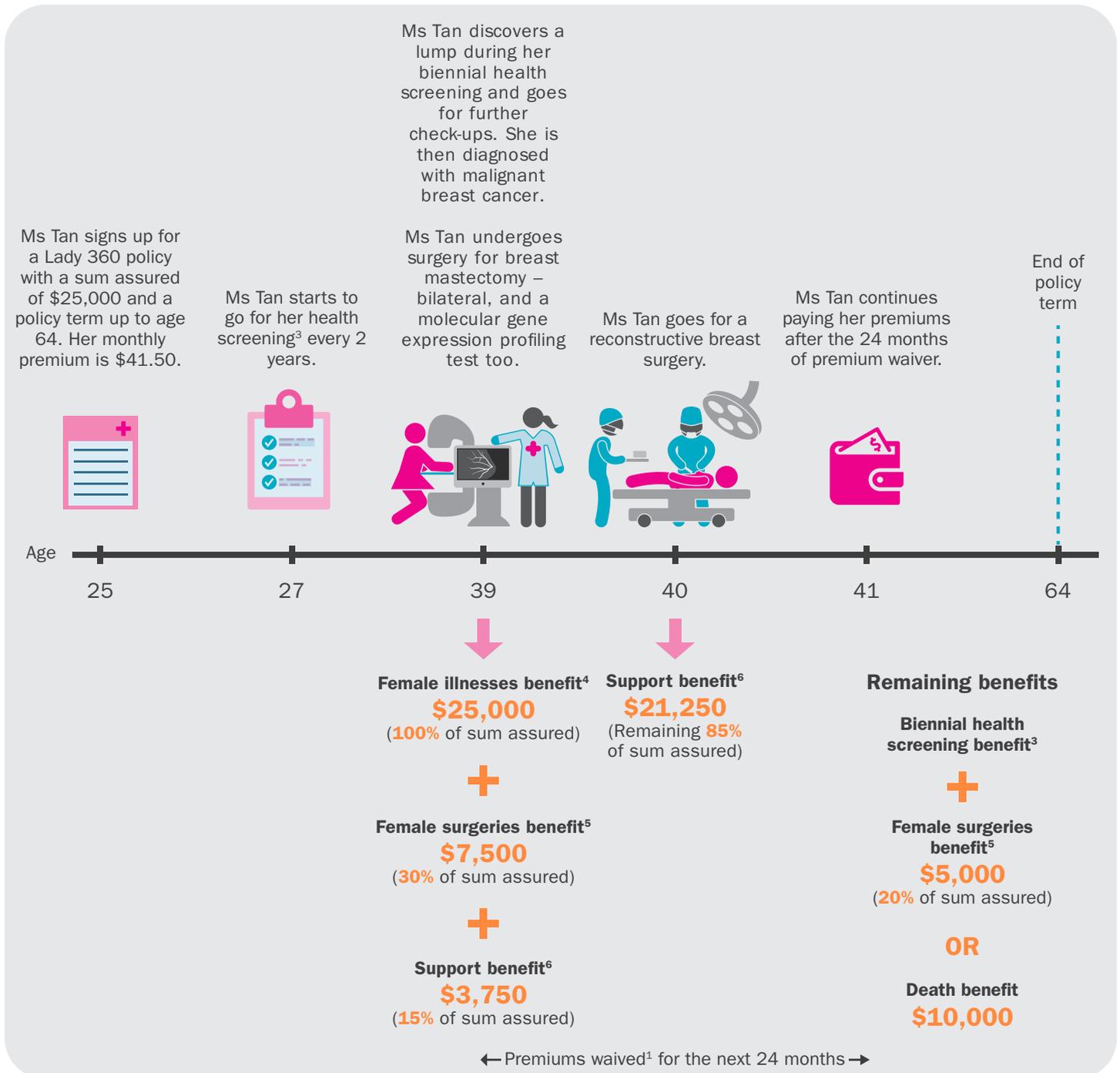
Every lady deserves to enjoy the finer things in life. Discover exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

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How Lady 360 protects you

Ms Tan, age 25, non-smoker, is looking for a plan that covers female illnesses. She signs up for Lady 360 with a sum assured of \$25,000 and a policy term of up to age 64.



The figures used are for illustrative purposes only.

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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 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.

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 This benefit can be claimed only once. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, the illnesses or conditions at any time before or within 90 days after the cover start date.
- 2 Based on a monthly premium of \$41.50 for a female, age 25, non-smoker who signs up for Lady 360 with a sum assured of \$25,000 and a premium payment term till age 64. The premium of \$1.40 per day is rounded up to the nearest \$0.05, assuming there are 30 days in one month.
- 3 The biennial health screening benefit is available from the second policy anniversary of 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 the latest). We will write to you when this benefit is due, provided that there are no outstanding premiums due under your policy, and the policy is still inforce. This benefit is not transferable and the health screening must be completed within 180 days from the date we write to you and conducted at any one of our panel of clinics listed on our letter to you. You can find the list of tests provided under this benefit on our website at www.income.com.sg.
- 4 The insured must survive for at least 7 days after the insured is diagnosed with a covered female illness before we pay the female illnesses benefit. All payments are subject to the limit shown in the benefit table and the total amount under this benefit will not exceed 100% of the sum assured. You can claim for each female illness only once, except for cancer where you may claim more than once. If we pay a claim that is less than the cover limit, the percentage of the sum assured payable for this benefit will reduce accordingly. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, the illnesses or conditions at any time before or within 90 days after the cover start date. Please refer to the policy contract for further details and definitions of insured events.
- 5 We will pay this female surgeries benefit up to the limit shown in the benefit table. The total amount paid under this benefit will not exceed 50% of the sum assured. If the insured underwent multiple female surgeries due to the same condition, we will only pay for one female surgery which has the highest benefit limit. You can claim for each female surgery only once, except for surgeries due to cancer. If we pay a claim that is less than the cover limit, the percentage of the sum assured payable for this benefit will reduce accordingly. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, the illnesses or conditions at any time before or within 90 days after the cover start date. Please refer to the policy contract for further details and definitions of the insured events.
- 6 We will pay this support benefit up to the limit shown in the benefit table. The total amount paid under this benefit will not exceed 100% of the sum assured. If we pay a claim that is less than the cover limit, the percentage of the sum assured payable for this benefit will reduce accordingly. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, the illnesses or conditions at any time before or within 90 days after the cover start date, unless it is for reconstructive surgery benefit due to accidental burns or accident, or outpatient psychiatric benefit due to disfigurement from accidental burns or death of the insured's spouse or child. Please refer to the policy contract for further details and definitions of the insured events.

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IMPORTANT NOTES

- 7 You can claim for more than one insured event from female illnesses benefit, female surgeries benefit and support benefit, up to the cover limit as set out in the benefit table, provided it is not for the same illness, surgery or cause (except for cancer). If we pay a claim that is less than the cover limit, the percentage of the sum assured payable for that benefit will reduce accordingly. This policy will end when the total claims paid for the insured events under female illnesses benefit amounts to 100% of sum assured, female surgeries benefit amounts to 50% of sum assured and support benefit amounts to 100% of sum assured; or the death benefit is paid, whichever is earlier. Please refer to the policy contract for further details and definitions of the insured events.
- 8 Policy renewal is applicable only if there is no claim under your policy during the contract term. We will renew your policy for the same contract term and sum assured. However, if the policy is renewed on or after the insured's 45th birthday, we will renew it up to age 64 (last birthday). The renewal premium will be based on the policy's renewal term, sum assured and the age of the insured at the time the policy is renewed.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/lady-360-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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 28 October 2016