



Live  
*life*  
without  
*worries*

# Protection Plan

WHOLE LIFE INSURANCE

Choice of premium terms.  
A lifetime of coverage.

Life can be unpredictable. That's why you should make sure your insurance coverage is adequate throughout your life. Protection Plan gives you financial security for the future so you can be sure that your loved ones will be provided for in times of adversity.

## Why is it good for me?

- 1 **Lifetime coverage** with choice of **premium terms**
- 2 Enjoy **increased coverage with bonuses<sup>1</sup>**
- 3 Earn **extra 5% of the cash value** after converting your policy into an **annuity<sup>2</sup> plan**
- 4 Option to **enhance coverage with additional riders**

# Protection Plan

WHOLE LIFE INSURANCE

---

## Lifetime coverage with choice of premium terms

You can choose your preferred premium term of 20 years or up to age 64 or age 84 and enjoy lifetime coverage regardless of your choice.

## Enjoy increased coverage with bonuses

Protection Plan provides you with coverage of the sum assured plus accumulated bonuses<sup>1</sup> in the event of death or total and permanent disability (TPD before age 70). With the bonuses added to your policy, you can enjoy higher coverage that will relieve financial burden on your loved ones.

## Enjoy a regular flow of income for life

Look forward to your retirement. You can choose to convert your policy into an annuity plan<sup>2</sup> from your 60<sup>th</sup> birthday onwards for an extra 5% of its cash value.

## Option to enhance coverage with additional riders

You can also choose to add on riders to your Protection Plan to enjoy extra coverage for dread diseases and waiver of future premium payments in the event of a dread disease.

## 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).

# Protection Plan

WHOLE LIFE INSURANCE

## 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



**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 Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.
- 2 Converting Protection Plan to an annuity plan of the same amount with an immediate payout is subject to terms and conditions, and the type of annuity plans and rates available at the time of conversion. The extra 5% will be given on the amount that is converted into the annuity plan.

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

Information is correct as of 24 November 2017