



Shield  
— your —  
Golden  
years

# Senior Plan

WHOLE LIFE INSURANCE

Easy application with guaranteed acceptance.  
Short 10-year premium payment term.

Now you can quit worrying about being too old for insurance, or having to pay high premiums, or going through a complicated medical check-up. Senior Plan is for individuals aged 49 to 69 years who wish to be insured for up to \$15,000 sum assured. Protect your golden years today.

## Why is it good for me?

- 1 **Application made easy**
- 2 **Lifetime coverage with short 10-year premium payment term**
- 3 **Desired coverage at affordable premiums**
- 4 **Coverage increases with bonuses<sup>1</sup>**

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## Application made easy

With Senior Plan, application is hassle-free and acceptance is guaranteed as long as you have not been hospitalised in the past 12 months from the date of application. There is no need for any medical check-up, which means you can protect your golden years with just a simple step.

## Lifetime coverage with 10-year premium payment term

Be assured of guaranteed coverage for life without having to pay any more premiums after 10 years.

## Desired coverage at affordable premiums

Life insurance for seniors does not have to be expensive. With Senior Plan, premiums are designed to be affordable. For \$10,000 sum assured, a 55-year-old male pays just \$2.40 a day<sup>2</sup>.

## Coverage increases with bonuses

Senior Plan provides you with coverage in the event of death or total and permanent disability (TPD before the age of 70). Your coverage<sup>3</sup> starts at 20% of the sum assured and increases to 100% by the 5<sup>th</sup> policy year. Your policy will also be eligible for bonuses<sup>1</sup> after the 2<sup>nd</sup> policy year and these will also be paid in the event of a claim.

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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](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 The calculation of the daily premium is based on monthly premium divided by 31 days.
- 3 If the total premiums paid are more than the sum assured and the policy has not been converted to paid-up, the full premiums will be refunded to you instead.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/senior-policy-conditions.pdf](http://www.income.com.sg/senior-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 22 July 2016