



Protect  
*against*  
— the —  
unexpected

# Silver Protect

TERM LIFE INSURANCE

Early and advanced stage cancer coverage.  
With additional protection and comfort at every step.

Did you know that cancer is the top cause of death for Singaporeans<sup>1</sup>? The risk of cancer increases with age. More than 80% of the patients with lung and colorectal cancer - two of the most common cancers in Singapore - are aged 50 years old and above<sup>2</sup>.

Stay protected against the unexpected with Silver Protect, a term life insurance plan for seniors that provides coverage against both early and advanced stage of cancer<sup>3</sup>. With protection of up to 260% of your sum assured (refer to illustration within brochure for further details), Silver Protect helps to ease your financial worries and gives you a peace of mind.

## Why is it good for me?

- 1 **Early stage and advanced stage cancer coverage<sup>3</sup>**, of up to 125% of sum assured<sup>4</sup>
- 2 **No reduction in sum assured** even after an early stage cancer<sup>5</sup> claim
- 3 **Premiums waived<sup>6</sup>** upon advanced stage cancer
- 4 **Additional benefits** for comfort and care
  - **accidental fractures<sup>7</sup>**
  - **cancer hospice care<sup>8</sup>**
- 5 Up to **100%** of sum assured for **accidental death<sup>9</sup>**

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## Focus on recovery with early and advanced stage cancer coverage

A term life insurance plan that covers you against both early and advanced stages of cancer<sup>3</sup> through a simple application process. There is no need for any medical check-up<sup>10</sup> and coverage may be provided<sup>11</sup> even for those with existing non-cancer related medical conditions such as diabetes and hypertension.

## Guaranteed renewal

Silver Protect offers guaranteed renewal every 10 years and can be renewed till age 84<sup>12</sup>. Silver Protect is available for those aged 50 to 74 (last birthday).

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

Receive the same level of protection in the fight against cancer. The sum assured will not be reduced even if you have made an early stage cancer<sup>5</sup> claim.

## Defray the high cost of cancer treatment

We know about the high cost involved in the treatment of cancer. That's why Silver Protect pays 100% of the sum assured upon diagnosis of an advanced stage cancer<sup>13</sup>, with an additional 25% of the sum assured if you have not made an early stage cancer claim.

## Ease your mind with premium waiver benefit

To further set your mind at ease, future premiums of the policy will be waived<sup>6</sup> until the end of the policy term, upon diagnosis of an advanced stage cancer. Remaining benefits that are unclaimed will still be available to you. With future premiums waived, Silver Protect ensures that you are in the right frame of mind to battle the illness without the additional financial stress.

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## Hospice care in the event of terminal cancer

In the event of terminal cancer and a registered medical practitioner makes a referral for you to receive hospice and palliative care<sup>8</sup>, you can receive up to 15% of your sum assured so you can focus on comfort and quality of life.

## Coverage for accidental fractures

We know that accidental injuries or falls may happen, which is why Silver Protect provides you with up to 20% of your sum assured in the event of a fracture<sup>7</sup> due to an accident. The amount of benefit payable is dependent on the site of the fracture.

## Accidental and non-accidental death coverage

Receive up to 100% of the sum assured in the event of accidental death<sup>9</sup>. There is also coverage for non-accidental death<sup>14</sup>.

## Exclusive treats for Income policyholders

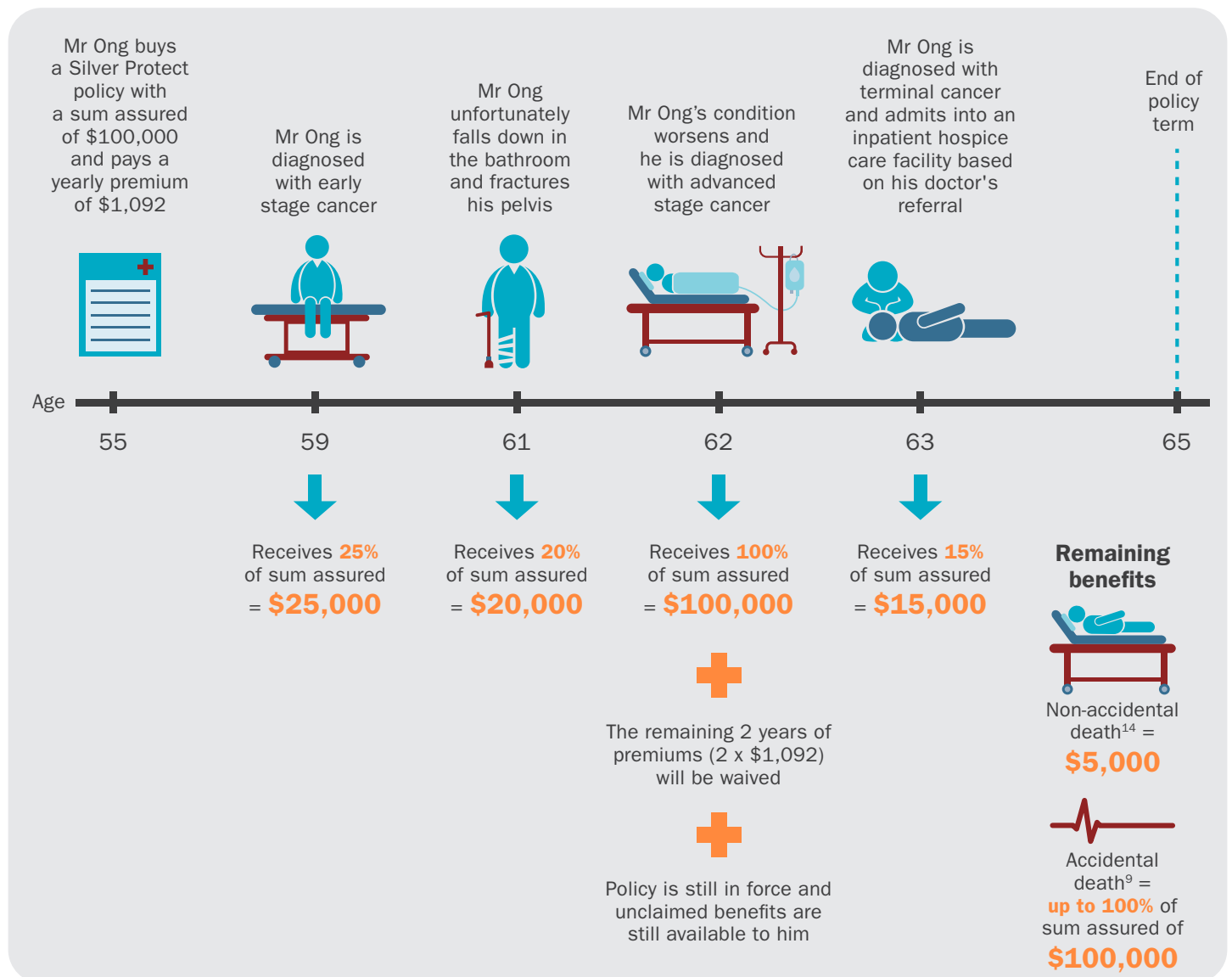
Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at [www.income.com.sg/IncomeTreats](http://www.income.com.sg/IncomeTreats).

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## How Silver Protect helps you at every step

Mr Ong, age 55, and a non-smoker, is looking for a term life insurance plan to provide protection against cancer. After going through underwriting, he is still able to sign up for Silver Protect plan with a sum assured of \$100,000 although he has diabetes.



Figures used are for illustrative purpose 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 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 Source: Ministry of Health (MOH), Principal causes of death (last updated on 22 July 2015).
- 2 Source: National Registry of Diseases Office, Singapore Cancer Registry Interim Annual Report: Trends in Cancer Incidence in Singapore, 2010-2014.
- 3 The definitions for early and advanced stage cancers are found in the policy contract.
- 4 The policy pays out 25% of sum assured for an early stage cancer claim, and another 100% of sum assured for another subsequent advanced stage cancer claim.
- 5 Early stage of major cancers benefit  
The insured must survive at least 30 days after the insured is diagnosed with a covered early stage of major cancers before we pay the early stage of major cancers 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 the latest).
- 6 The policy will end upon death of the insured or at the end of the policy term, whichever is earlier.
- 7 Accidental fractures benefit  
We will pay this benefit only if the surgery happens within 30 days of the accident. The benefit terminates once 20% of the sum assured has been claimed. Please refer to the policy contract for further details.
- 8 We will pay 15% of the sum assured upon the insured's successful admission to an inpatient hospice facility. However, if the insured was referred to a home care or day care hospice facility, we will pay 5% of the sum assured. We will pay another 10% of the sum assured if the insured subsequently gets admitted to a hospice. The insured has to be diagnosed with terminal cancer by his attending registered medical practitioner and a referral for hospice care services has to be made by his attending registered medical practitioner. The benefit will terminate after this benefit is claimed in full. We will not pay this benefit if the insured was diagnosed with terminal cancer within 90 days after the cover start date.

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## IMPORTANT NOTES

- 9 Accidental death benefit is payable only if insured's death happens within 365 days of the accident. If the insured dies during the term of the policy as a result of an accident, we will pay 100% of the sum assured, provided that the insured does not take part in a restricted activity at the time of the accident and the cause of the accidental death must not be excluded. 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 cause of accidental death is excluded and the insured's death happens within one year from the cover start date, 100% of the premium paid will be refunded for this benefit. Otherwise, the death benefit is \$5,000. The policy will end when this payment is made. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 10 Underwriting will be based on the health declaration found in your proposal form or the medical questionnaires. However, if we deemed necessary after assessing the declaration, we may require the insured to go for specified medical tests.
- 11 This plan is not guaranteed acceptance 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.
- 12 Guaranteed renewal is applicable only if there is no claim (except that of an early stage of major cancers and accidental fracture) during the contract term. We will renew your policy for the same sum assured and contract term. However, if the policy is renewed on or after the insured's 65<sup>th</sup> birthday, 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.
- 13 Advanced stage of major cancers benefit  
The insured must survive at least 30 days after the insured is diagnosed with a covered advanced stage of major cancers before we pay the advanced stage of major cancers benefit. We will not pay this benefit if the insured was diagnosed with the disease within 90 days after the cover start date. Once payment for advanced stage of major cancers benefit is made, the early stage of major cancers benefit, and the advanced stage of major cancers benefit will end.
- 14 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/silver-protect-policy-conditions.pdf](http://www.income.com.sg/silver-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 4 July 2017