



# Safeguard — your — *health*

## Silver Secure

TERM LIFE INSURANCE

Coverage against senior diseases till age 100.  
Access to healthcare services for your well-being.

Do you know that life expectancy is increasing? As you look forward to a longer lifespan, are you well prepared for your long-term care expenses?

Safeguard your health with Silver Secure, a term life insurance plan that provides benefits payout should you be diagnosed with a specified senior disease<sup>1</sup> or condition covered under special benefit<sup>2</sup>. With a range of benefits payout, Silver Secure helps to ensure a certain level of financial certainty even during times of need.

### Why is it good for me?

- 1 Ease your financial burden against **specified senior diseases** with:
  - **Monthly benefit** payout **till age 100<sup>1</sup>**
  - A **support benefit** payout of **6 times the monthly benefit<sup>3</sup>**
- 2 Receive a payout of **3 times the monthly benefit** up to \$6,000 for conditions covered under **special benefit<sup>2</sup>**
- 3 **Future premiums waived<sup>4</sup>** upon diagnosis of a specified senior disease
- 4 **Access to care benefits<sup>5</sup>** including discounted healthcare services or packages
- 5 **Death benefit** of up to \$10,000<sup>6</sup>

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## Enjoy coverage for senior diseases

Silver Secure eases your financial worries in times of sickness. Coverage may be provided<sup>7</sup> even for those with existing conditions such as higher cholesterol and blood pressure levels.

## Receive benefit payouts to ease your burden

Receive your chosen monthly benefit till age 100 upon the diagnosis of a specified senior disease<sup>1</sup>.

Senior disease benefit
Blindness (Loss of sight)
Kidney failure
Major head trauma
Paralysis (Loss of use of limbs)
Intermediate stage Parkinson's disease
Intermediate stage Alzheimer's disease or dementia
Amyotrophic lateral sclerosis
Severe chronic obstructive pulmonary disease (COPD)

Please refer to the policy conditions at [www.income.com.sg/silver-secure-policy-conditions.pdf](http://www.income.com.sg/silver-secure-policy-conditions.pdf) for the full definitions of the senior diseases.

Additionally, a support benefit<sup>3</sup> that is equal to 6 times of the monthly benefit will be paid out to you. You may use this payout to cover your medical expenses as you recuperate in comfort and care.

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## Manage health conditions as you grow older

As you grow older, you may experience health conditions related to old age. With Silver Secure, you can receive a special benefit<sup>2</sup> that is equal to 3 times your chosen monthly benefit (up to \$6,000) upon the diagnosis of a specified health condition.

Group	Special Benefit
<b>Movement</b>	<ul style="list-style-type: none"> <li>• Osteoarthritis requiring surgery</li> <li>• Osteoporosis with fractures requiring surgery</li> <li>• Rheumatoid arthritis with joint deformity</li> </ul>
<b>Sensory</b>	<ul style="list-style-type: none"> <li>• Age-related macular degeneration with visual impairment</li> <li>• Glaucoma requiring surgery</li> <li>• Severe presbycusis (age-related hearing loss)</li> </ul>
<b>Urinary disorders</b>	<ul style="list-style-type: none"> <li>• Benign prostatic hyperplasia requiring surgery</li> <li>• Stress urinary incontinence requiring surgery or procedure</li> </ul>
<b>Other disorders</b>	<ul style="list-style-type: none"> <li>• Diabetic complications</li> <li>• Varicose veins requiring surgery</li> <li>• Severe obstructive sleep apnea</li> <li>• Outpatient psychiatric condition due to loss of spouse or child</li> </ul>

Please refer to the policy conditions at [www.income.com.sg/silver-secure-policy-conditions.pdf](http://www.income.com.sg/silver-secure-policy-conditions.pdf) for the full definitions of the conditions covered under special benefit.

## Peace of mind with premium waiver benefit

For your peace of mind, future premiums of the policy will be waived<sup>4</sup> until the end of the policy term, upon diagnosis of any of the specified senior diseases. Remaining benefits that are unclaimed will still be available to you. With future premiums waived, Silver Secure ensures that you are in the right frame of mind to battle the illness without the additional financial stress.

## Maintain your well-being with care benefits

Silver Secure provides you with access to care benefits<sup>5</sup> from our preferred healthcare providers when you need help to manage your conditions. They also offer discounted healthcare services and packages which could reduce your expenses.

# Silver Secure

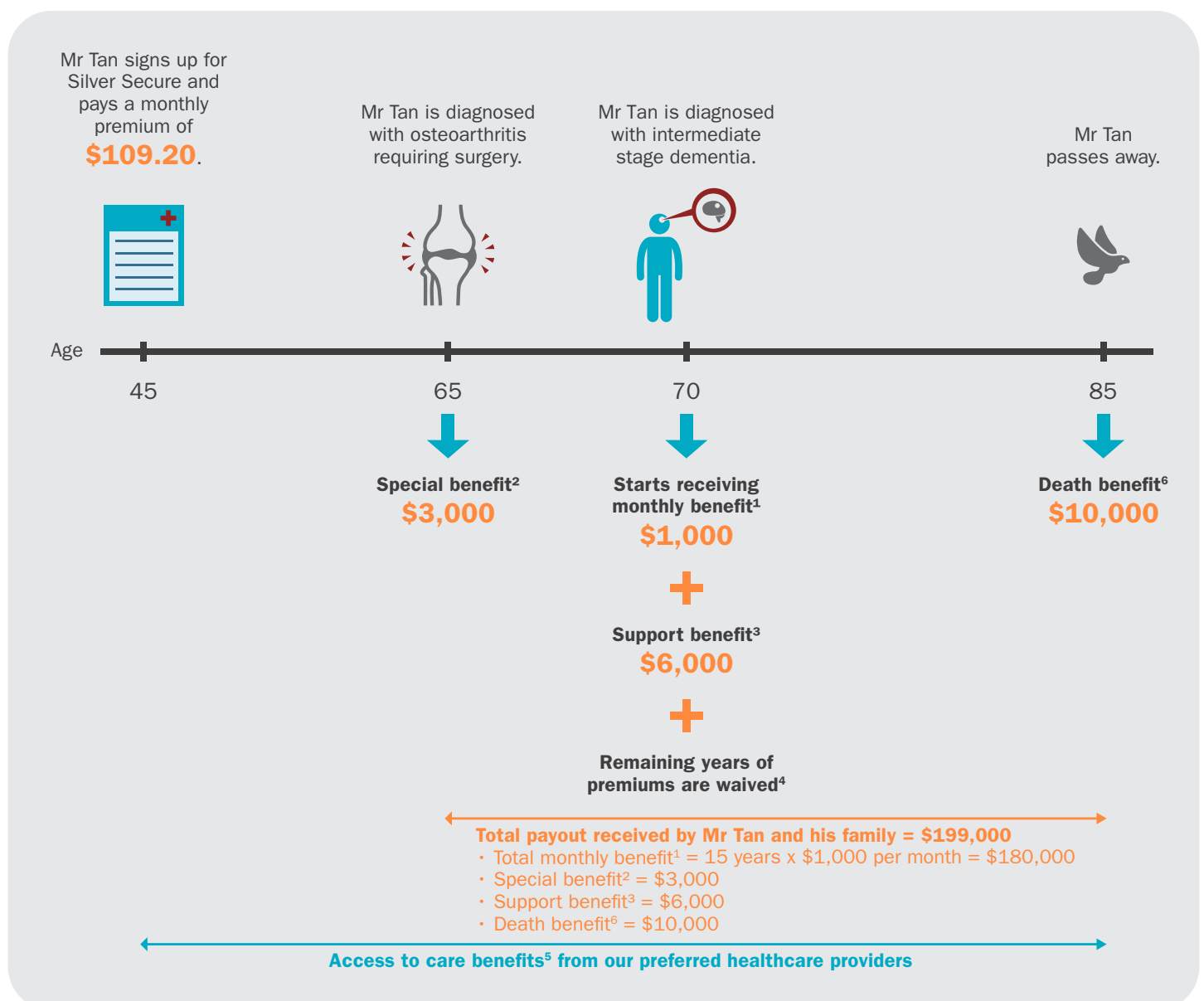
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## Coverage in the event of death

Receive up to \$10,000 in the event of death<sup>6</sup>.

## How Silver Secure cares for your well-being

Mr Tan, age 45, non-smoker, is looking for a plan to provide protection against senior diseases. Although Mr Tan has high blood pressure, he takes regular medication and hence his condition is well-controlled. After going through underwriting, he is still able to sign up for Silver Secure plan with a chosen monthly benefit of \$1,000 till age 100.



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](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 If the insured is diagnosed with a specified senior disease, you will start to receive the chosen monthly benefit till age 100. This benefit can be claimed only once. The monthly benefit will end upon the insured's death; or at the end of the contract term, whichever is the earliest. 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 the cover start date, or if the insured suffered symptoms of, had investigations for, or was diagnosed with Amyotrophic Lateral Sclerosis or Severe Chronic Obstructive Pulmonary Disease (COPD) at 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). The definitions for the specified senior diseases can be found in the policy contract.
- 2 If the insured is diagnosed with any of the conditions covered under special benefit, a lump sum amount which is equal to three times of the monthly benefit will be paid out under the special benefit. The lump sum amount is subject to a cap of S\$6,000. It can only be claimed 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 180 days after the cover start date.
- 3 If you succeed in claiming the senior disease benefit, a lump sum amount which is equal to six times of the monthly benefit will be paid out under the support benefit. The support benefit can only be claimed 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 the cover start date, or if the insured suffered symptoms of, had investigations for, or was diagnosed with Amyotrophic Lateral Sclerosis or Severe Chronic Obstructive Pulmonary Disease (COPD) at any time before or within 90 days after the cover start date.
- 4 If you succeed in claiming the senior disease benefit, we will waive premiums that are due from the date the insured is diagnosed with a specified senior disease, until the end of the policy. The policy will end upon the insured's death; when all benefits under the policy had been paid; or at the end of the contract term, whichever is the earliest.
- 5 You can find the list of preferred healthcare providers and details of their offers, including the applicable terms and conditions, provided under this benefit on the Income website. The list of preferred healthcare providers will be subject to change anytime. This benefit will not be provided if the policy has ended.
- 6 If the insured dies after one year from the cover start date, a death benefit of \$10,000 will be paid out. If the insured dies within one year from the cover start date, the total premium paid, will be refunded from the cover start date. The policy will end after the death benefit is paid out.
- 7 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.

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## IMPORTANT NOTES

This page is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/silver-secure-policy-conditions.pdf](http://www.income.com.sg/silver-secure-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/LI 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 28 October 2016