



# Affordable — protection — For Your Family

## Plus! Protect

TERM LIFE INSURANCE

Exclusively for OCBC Plus! and  
NTUC Plus! Visa cardholders

The best way to care for you and your family<sup>1</sup> is by safeguarding against life's uncertainties. We empower you to choose from two plan types, finding one that better suit you and your family's protection needs. Plus! Protect Classic provides you with essential coverage against death, permanent disability and terminal illness<sup>2</sup>. Alternatively, you can choose Plus! Protect Prime that provides enhanced protection against 29 critical illnesses<sup>3</sup>.

### Why is it good for me?

- 1 Coverage against death, total and permanent disability (TPD before the age of 65) and partial and permanent disability (PPD due to an accident before the age of 65)<sup>4</sup>**
- 2 Get two times the sum assured in the event of death due to an accident**
- 3 Receive the sum assured in the event of diagnosis of a terminal illness<sup>2</sup>**
- 4 Enhance your protection with Plus! Protect Prime that provides coverage against 29 critical illnesses<sup>3</sup>**

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## Death and permanent disability coverage for you

We pay the sum assured in the event of death or if you suffer from total and permanent disability (TPD before the age of 65). In the event you suffer from partial and permanent disability (PPD due to an accident before the age of 65)<sup>4</sup>, we pay a percentage of the sum assured described in the table of compensation. Please refer to the table of compensation on our website.

## Two times the sum assured in the event of death due to an accident

In the event of death, we pay the sum assured. If death happens due to an accident, we pay two times the sum assured.

## Receive the sum assured in the event of diagnosis of a terminal illness<sup>2</sup>

We pay the sum assured in the event you are diagnosed with a terminal illness<sup>2</sup> and have a life expectancy of 12 months or less.

## Enhance your protection with Plus! Protect Prime that provides coverage against 29 critical illnesses<sup>3</sup>

Plus! Protect Prime provides enhanced protection against 29 critical illnesses<sup>3</sup>. This critical illness benefit accelerates 20% of the sum assured of the policy in the event you are diagnosed with a critical illness. Payment under the critical illness benefit will reduce the sum assured of the policy.

For angioplasty and other invasive treatment for coronary artery, we pay only part of this critical illness benefit. This payment reduces the sum assured of the critical illness benefit. Please refer to the list of these 29 critical illnesses on our website.

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## Affordable premiums

### Plus! Protect Classic

Choose Plus! Protect Classic for the essential coverage against death, permanent disability and terminal illness.

Age next birthday (years)	Monthly premium <sup>5</sup> for sum assured						
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
1 to 17	\$1.55	\$7.75	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50
18 to 30	\$1.55	\$7.75	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50
31 to 40	\$1.70	\$8.50	\$17.00	\$25.50	\$34.00	\$42.50	\$51.00
41 to 45	\$2.75	\$13.75	\$27.50	\$41.25	\$55.00	\$68.75	\$82.50
46 to 50	\$2.75	\$13.75	\$27.50	\$41.25	\$55.00	\$68.75	\$82.50
51 to 55	\$4.95	\$24.75	\$49.50	\$74.25	\$99.00	\$123.75	\$148.50
56 to 60	\$9.00	\$45.00	\$90.00	\$135.00	\$180.00	\$225.00	\$270.00
61 to 63	\$14.95	\$74.75	\$149.50	\$224.25	\$299.00	\$373.75	\$448.50
64 to 65	\$14.95	\$74.75	\$149.50	\$224.25	\$299.00	\$373.75	\$448.50
66 to 68	\$17.80	\$89.00	\$178.00	\$267.00	\$356.00	\$445.00	\$534.00
69 to 70	\$20.30	\$101.50	\$203.00	\$304.50	\$406.00	\$507.50	\$609.00

You can choose your sum assured in multiples of \$10,000 from \$10,000 up to \$300,000 each for you, your husband or wife<sup>6</sup> and your child<sup>7</sup>.

You can pay your premium either on a monthly or yearly basis and it will be deducted via your OCBC Plus! or NTUC Plus! Visa credit- or debit-card. If you wish to pay your premium on a yearly basis, the yearly premium will be the monthly premium multiplied by 12 months. Premium rates are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

# Plus! Protect

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## Plus! Protect Prime

Choose Plus! Protect Prime for enhanced protection against 29 critical illnesses<sup>3</sup>.

Age next birthday (years)	Monthly premium <sup>5</sup> for sum assured						
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
1 to 17	\$2.35	\$11.75	\$23.50	\$35.25	\$47.00	\$58.75	\$70.50
18 to 30	\$2.40	\$12.00	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00
31 to 40	\$2.50	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00
41 to 45	\$4.20	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00
46 to 50	\$4.35	\$21.75	\$43.50	\$65.25	\$87.00	\$108.75	\$130.50
51 to 55	\$6.50	\$32.50	\$65.00	\$97.50	\$130.00	\$162.50	\$195.00
56 to 60	\$10.45	\$52.25	\$104.50	\$156.75	\$209.00	\$261.25	\$313.50
61 to 63	\$17.05	\$85.25	\$170.50	\$255.75	\$341.00	\$426.25	\$511.50
64 to 65	\$21.00	\$105.00	\$210.00	\$315.00	\$420.00	\$525.00	\$630.00
66 to 68	\$38.95	\$194.75	\$389.50	\$584.25	\$779.00	\$973.75	\$1,168.50
69 to 70	\$44.85	\$224.25	\$448.50	\$672.75	\$897.00	\$1,121.25	\$1,345.50

You can choose your sum assured in multiples of \$10,000 from \$10,000 up to \$300,000 each for you, your husband or wife<sup>6</sup> and your child<sup>7</sup>.

You can pay your premium either on a monthly or yearly basis and it will be deducted via your OCBC Plus! or NTUC Plus! Visa credit- or debit-card. If you wish to pay your premium on a yearly basis, the yearly premium will be the monthly premium multiplied by 12 months. Premium rates are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

## Exclusions

There are certain conditions whereby the benefits under Plus! Protect Classic and Plus! Protect Prime will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plans. The policy contract will be issued when your application is accepted.

## Hassle-free application

You can simply visit us at our branches, call our hotline at 6332 1133 or email us at [healthcare@income.com.sg](mailto:healthcare@income.com.sg).

## 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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## 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 advisors 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 of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2019, Income had \$41.9 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



**VISIT** our Income branches



**CALL** 6332 1133



**EMAIL** [healthcare@income.com.sg](mailto:healthcare@income.com.sg)



Plus! Visa card is a banking product provided by Oversea-Chinese Banking Corporation Limited for Plus! U

## IMPORTANT NOTES

- 1 You and your husband or wife and children will be eligible to apply for cover if you, as the OCBC Plus! or NTUC Plus! Visa credit- or debit-cardholder, are covered under the same plan. Cardholder means the principal or supplementary cardholder of at least one valid OCBC Plus! or NTUC Plus! Visa card issued by OCBC Bank. The insured must be a Singaporean, Singapore Permanent Resident or a foreigner who holds a valid Singapore identification document.

The sum assured for your husband or wife and children must not be more than your sum assured unless we have reduced your sum assured due to underwriting reasons. If you end your policy or is no longer an OCBC Plus! or NTUC Plus! Visa credit- or debit-cardholder, the cover for you, your husband or wife and children will end. The cover for your husband or wife will also end if you are separated or divorced from your husband or wife.

- 2 A waiting period of 30 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later will apply.
- 3 For major cancer, coronary artery by-pass surgery, heart attack of specified severity and angioplasty and other invasive treatment for coronary artery, a waiting period of 90 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later will apply. For the other remaining critical illnesses, a waiting period of 30 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later will apply.
- 4 Partial and permanent disability must happen within 365 days from the date of the accident.
- 5 Premiums must be paid using your OCBC Plus! or NTUC Plus! Visa credit- or debit-card. All coverage will end if you fail to maintain at least one OCBC Plus! or NTUC Plus! Visa card issued by OCBC Bank.
- 6 You and your husband or wife must be at least 16 years old at the point of application. The oldest you and your husband or wife can take up the policy is age 60 and coverage will end when you or your husband or wife reaches the age of 70.
- 7 Your child must be at least 15 days old at the point of application. The oldest your child can take up this policy is age 17. Your child's cover will end when your child reaches the age of 25. This plan does not cover any claim or loss arising from insured taking part in full-time National Service.

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## IMPORTANT NOTES

This is for general information only. Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) is the policyholder. You can find the usual terms and conditions of Plus! Protect Classic and Plus! Protect Prime in the master policy contracts issued to OCBC Bank. The cover for Plus! Protect Classic and Plus! Protect Prime will automatically end upon the termination of the master policies by either OCBC Bank or Income. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if these plans are suitable for you, we strongly encourage you to speak to a qualified insurance advisor. 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. These plans do not have any cash value.

Plus! Protect Classic and Plus! Protect Prime are underwritten and issued by Income.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 1 December 2020