



SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

TERMLIFE





SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.
Your performance; powerful.
You know success.
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire supports your scale to greater heights. This product series puts you in the path of possibilities, with protection that's perfect for you.

Elevate your financial legacy with meaningful advice and insights from our experts, all whilst managing your portfolio with bespoke benefits. Growing wealth and securing success has never been this easy.

TermLife Solitaire

Keep your legacy alive, with TermLife Solitaire.

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



Protection for peace of mind with \$500,000 coverage or more



Guaranteed renewal¹



Option to **enhance coverage with additional riders**



High coverage at affordable premiums



Complimentary one-time medical concierge service¹⁴ with minimum sum assured of \$3 million

Benefits

Protection for peace of mind with \$500,000 coverage or more

Keep your legacy alive. TermLife Solitaire provides you with coverage² in the event of death or terminal illness during the term of the policy to safeguard your legacy for your loved ones.

Protect your business

Ensure the uninterrupted success and continuity of your business. Insure your key personnel with TermLife Solitaire and mitigate the financial impact should the unfortunate happen to them. You can focus on building your empire knowing that the people crucial to your business are adequately covered.

Guaranteed renewal

Enjoy the option of renewing your policy and extending your coverage after the policy term expires. Renewal of your policy is guaranteed¹ and you may be covered up to a maximum age of 100 (last birthday).

Free yourself from financial worries with optional Hospital CashAid rider³

Enhance your coverage with Hospital CashAid rider³ that provides added insurance coverage during your hospitalisation period and get protected against future unknown diseases⁴. Choose your rider term with coverage up to a maximum of age 84 (last birthday) and reduce your out-of-pocket expenses as you receive payout for each day you are hospitalised.

Benefits	
Hospital Cash Benefit ⁵	 1X SA (per day basis) Receive the sum assured (SA) of the rider for each day you stay in the hospital (up to the maximum of 750 days for the same stay in hospital).
Additional Intensive Care Unit Benefit ^{5,6}	 2X SA (per day basis) Receive double the sum assured of the rider for each day you stay in the hospital and admitted to an Intensive Care Unit (ICU).
Major Impact Benefit ⁴	 10X SA (lump sum basis) Receive 10 times the sum assured of the rider in the event that you undergo a surgery or suffer from an infection (including a future unknown disease ⁴), and are required to stay in the ICU for a total of 5 days or more in one hospital admission. This is only paid once per policy year.
Recovery Benefit ^{5,7}	 1X SA Receive an additional sum assured of the rider for each stay in the hospital.
Guaranteed Insurability Option (GIO)	 Option to purchase a new rider we offer to extend your rider's coverage without health assessment.

Benefits

Option to enhance coverage with additional riders

Be empowered with choice. You can choose to add on the following riders for extra coverage and enjoy waiver of future premium payments during the rider term:

	Death	Total and permanent disability	Terminal illness	Dread disease ⁹ (Advanced stage)	Early and intermediate stage dread disease	Daily Hospital Cash Benefit ⁵
Extra coverage for your plan with the following riders:						
Hospital CashAid ³	X	X	X	X	X	√
Disability Accelerator ⁸	X	√ (TPD before the anniversary of the policy immediately after the insured reaches the age of 70)	X	X	X	X
Dread Disease Accelerator ⁹	X	X	X	√	X	X
Total Protect ^{9,10,11}	X	X	X	√	√	X
Enjoy premium waiver for your plan with the following riders:						
Payor Premium Waiver ¹²	√	√ (TPD before age 70)	X	X	X	X
Enhanced Payor Premium Waiver ^{9,12}	√	√ (TPD before age 70)	√	√	X	X
Dread Disease Premium Waiver ⁹	X	X	√	√	X	X

Tailor your coverage with a personal financial needs analysis

Your insurance advisor can provide you with a financial needs analysis to help you plan for the amount of coverage, as well as the duration¹³ of coverage that you really need. This way, you can receive your desired coverage at affordable premiums.

Never too late to protect your legacy

It's never too late to preserve your legacy. TermLife Solitaire is available at various stages of your life. As long as you are aged 74 (last birthday) and below, you can apply to protect your wealth and enjoy coverage up to age 100 (last birthday).

Complimentary one-time medical concierge service

We want to make the application process as seamless and efficient for you as possible. If your application has a minimum sum assured of \$3 million, you can call a dedicated hotline to arrange for a medical check-up¹⁴ as well as complimentary transport and enjoy a shorter waiting time at the clinic.

Exclusive treats for Income's Solitaire policyholders

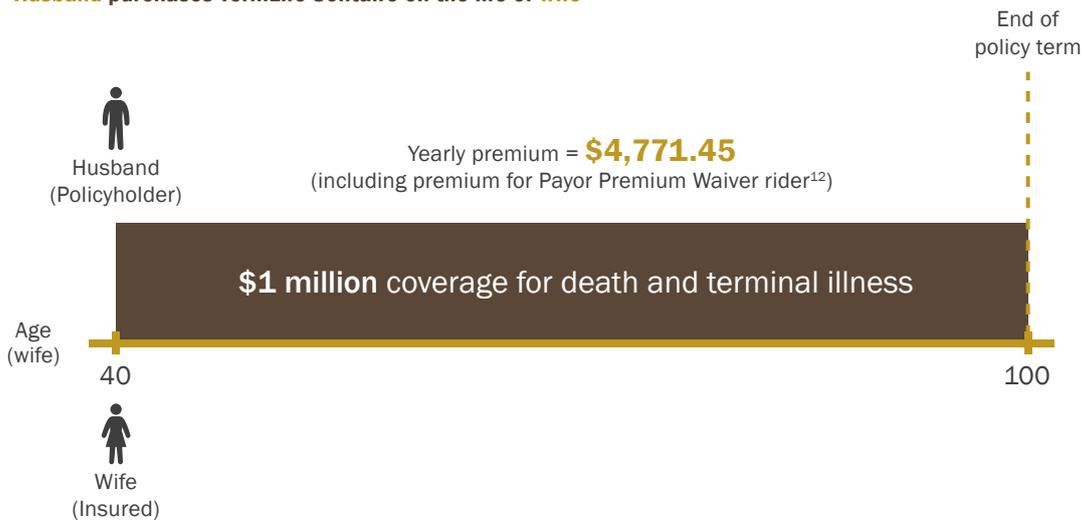
Gain access to Income's Solitaire Club – an exclusive rewards programme and pamper yourself with a range of privileges specially curated for you. Find out more at www.income.com.sg/solitaire/privileges.

How TermLife Solitaire preserves your legacy

Mr and Mrs Tan, both age 40, non-smokers, are looking to enhance their insurance coverage to ensure that their loved ones are cared for. They sign up for TermLife Solitaire, insuring each other's lives with a sum assured of \$1 million each and a policy term till age 100. They also add a Payor Premium Waiver rider¹² with a maximum term till age 84. They also choose to pay premiums on a yearly mode.

Policy 1:

Husband purchases TermLife Solitaire on the life of wife



Policy 2:

Wife purchases TermLife Solitaire on the life of husband

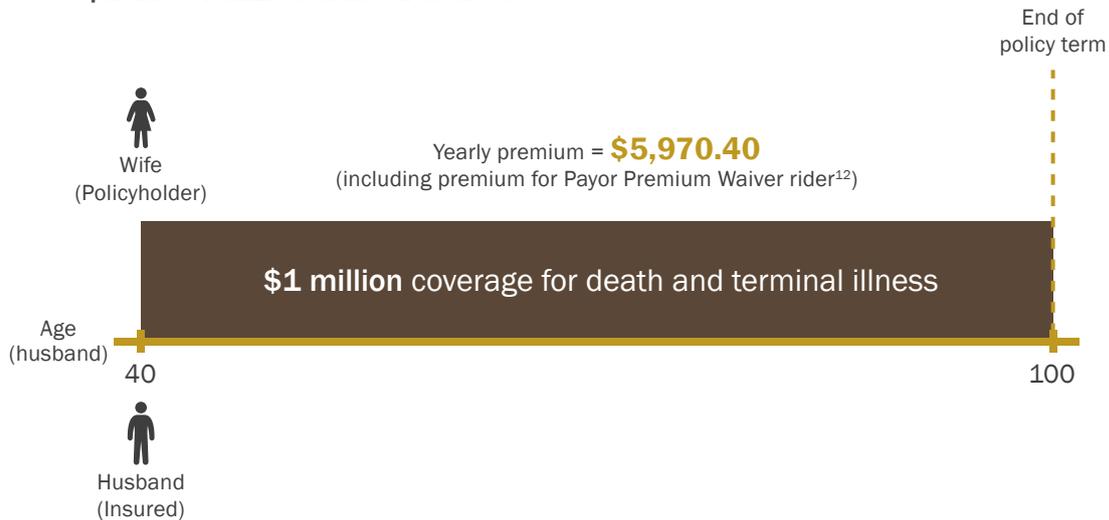


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

Should Mr Tan pass away at the age of 70, Mrs Tan will receive the payout of \$1 million from Policy 2, which can be used to pay off any outstanding loans and help the family maintain their current lifestyle. Policy 1 insuring Mrs Tan will remain in force with future premiums waived until the rider term expires¹².

How TermLife Solitaire safeguards your business

Mr Ong, age 50, a non-smoker, is a director of ABC Company. ABC Company would like to ensure business continuity in case of the unexpected loss of Mr Ong, who is crucial to the growth and success of its business today.

ABC Company signs up for TermLife Solitaire to insure Mr Ong with a sum assured of \$2 million. The company also adds a Disability Accelerator rider⁸ with a sum assured of \$2 million and chooses a policy and rider term of 15 years. The company decides to pay premiums on a yearly mode.



Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

Should Mr Ong pass away or be diagnosed with total and permanent disability before the policy and rider term expires, the payout of \$2 million can be used to help the company cushion the business impact of losing Mr Ong until they can find a replacement. When the payout is made, the policy terminates.

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.

Get in touch



MEET your Income advisor



CHAT instantly at www.income.com.sg/advisor-connect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 Guaranteed renewal is applicable only if there is no claim on your policy during the contract term and the insured is age 74 (last birthday) and below. We will renew your policy for the same sum assured and contract term. However, if the insured's 100th birthday falls within the next contract term, or if the original contract term is not in multiple of 5 years, we will only renew it for a shorter term (in multiple of 5 years, subject to a minimum of 10 years) such that the renewal term will not go beyond the anniversary immediately after the insured's 100th birthday or the original contract term. The renewal premium will be determined by Income and is based on the policy's renewal term, sum assured and the age of the insured at the time the policy is renewed.
- 2 If the insured becomes terminally ill or dies during the term of the policy, we will pay the sum assured. The policy will end when we make this payment.
- 3 For Hospital CashAid, the premium will be based on the prevailing premium rates as of the insured's age and sum assured at the anniversary. Anniversary means the last day of every 12 months from the entry date for the basic policy. Please refer to the policy contract for further details.
- 4 An event (including a future unknown disease) leading to a surgery or an infection, and requires a stay in ICU for 5 days or more, which is claimable under the Major Impact Benefit, subject to policy's terms, conditions and exclusions. The surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment. We will not pay Major Impact Benefit where the insured stays in a hospital for symptoms suffered of, had investigations for, or was diagnosed with illness any time before or within 90 days from the cover start date (except for accidents). We will pay this benefit in addition to both Hospital Cash Benefit and Additional Intensive Care Unit Benefit. We will pay this benefit to you only once per policy year. Please refer to the policy contract for further details.
- 5 We will not pay Hospital Cash Benefit, Additional Intensive Care Unit Benefit and Recovery Benefit where the insured stays in a hospital before or within 30 days from the cover start date (except for accidents).
- 6 We will pay the Additional Intensive Care Unit Benefit in addition to Hospital Cash Benefit. But if we have paid the Hospital Cash Benefit, up to a maximum of 750 days for the same stay in a hospital, we will not pay Additional Intensive Care Unit Benefit any further.
- 7 Recovery Benefit will only be paid once for the same stay in hospital as the Hospital Cash Benefit claim.
- 8 Disability Accelerator rider pays out the sum assured under this rider upon diagnosis of the insured with total and permanent disability (TPD before the anniversary of the policy immediately after the insured reaches the age of 70) during the term of the rider. This rider accelerates the sum assured of the policy and terminates thereafter. If there is an accelerated payment on this rider, the sum assured of the policy and other accelerated riders attached to the policy will be reduced accordingly.
- 9 Dread Disease Accelerator, Total Protect, Dread Disease Premium Waiver and Enhanced Payor Premium Waiver
You can find the list of specified dread diseases and their definitions in their respective policy contracts. We will not pay this benefit if the insured is diagnosed with the disease within 90 days from the cover start date for major cancer, heart attack of specified severity and coronary artery by-pass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease. For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the rider sum assured, subject to a maximum amount of \$25,000.

For Total Protect, the benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment, and the sum assured of this rider will be reduced accordingly. For Dread Disease Accelerator, the sum assured of the basic policy will be also reduced accordingly. For Dread Disease Premium Waiver and Enhanced Payor Premium Waiver, the premium waiver benefits do not apply for angioplasty and other invasive treatment for coronary artery.

Cover start date refers to the date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest).

IMPORTANT NOTES

- 10 Total Protect is a rider that provides coverage against early, intermediate and advanced stage specified dread disease. We pay the sum assured under this rider upon diagnosis of the insured with one of the specified dread diseases (except angioplasty and other invasive treatment for coronary artery) during the term of the rider. Any payment for an early and intermediate stage specified dread diseases will reduce the sum assured of the rider to zero. You can find the list of early, intermediate and advanced stage specified dread diseases and their definitions in their respective policy contracts.
- 11 If you are successful in claiming the early and intermediate stage dread disease benefit, all benefits under this rider will end except the Advanced Restoration Benefit. You will stop making premium payments on this rider. This rider will continue to apply for the Advanced Restoration Benefit during this period even though you are not paying the premiums.
We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease at any time before or within 90 days from the cover start date for major cancer, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery.
We will pay no more than \$350,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured).
Please refer to the policy contract for further details.
- 12 For Enhanced Payor Premium Waiver and Payor Premium Waiver, the premium waiver benefits are applicable only if the insured is not the policyholder.
- 13 You can choose a policy term of 10, 15, 20, 25, 30, 35 or 40 years. Alternatively, you can choose a policy term of up to age 64, 74, 84 or 100 (last birthday).
- 14 The service is valid for one time usage per policy and is only for arrangement of a full medical check-up. No-show penalty is applicable when the insured failed to cancel the check-up and transport booking within the given notice period. The insured will need to check with the respective clinic for more details.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/termlife-solitaire-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 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. This plan does not have any cash value.

Protected up to specified limits by SDIC.

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

Information is correct as of 26 August 2020

