Silver Protect

Early and advanced stage cancer coverage. With additional protection and comfort at every step.
Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type.

<table>
<thead>
<tr>
<th>Medical Condition</th>
<th>Age</th>
<th>Medical Bill Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>75&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>Breast Cancer</td>
<td>51 - 60</td>
<td>$16,571</td>
</tr>
<tr>
<td>Lung Cancer</td>
<td></td>
<td>$139,719</td>
</tr>
<tr>
<td>Heart Disease</td>
<td></td>
<td>$29,552</td>
</tr>
</tbody>
</table>

The table is based on specific medical diagnosis in relation to the stated category of medical conditions in a private hospital.
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 cancer⁴. 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?

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<table>
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<tbody>
<tr>
<td>1</td>
<td><strong>Early stage and advanced stage cancer coverage⁴</strong>, of up to 125% of sum assured⁵</td>
</tr>
<tr>
<td>2</td>
<td><strong>No reduction in sum assured</strong> even after an early stage cancer⁶ claim</td>
</tr>
<tr>
<td>3</td>
<td><strong>Premiums waived⁷</strong> upon advanced stage cancer</td>
</tr>
</tbody>
</table>
| 4 | **Additional benefits** for comfort and care  
- accidental fractures⁸  
- cancer hospice care⁹ |
| 5 | Up to **100%** of sum assured for **accidental death¹⁰** |
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 cancer⁴ through a simple application process. There is no need for any medical check-up¹¹ and coverage may be provided¹² 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 84¹³. 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. Your sum assured will not be reduced even if you have made an early stage cancer⁶ 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 cancer¹⁴, 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 waived⁷ 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.
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, 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 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. You will also be covered for non-accidental death.

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.
How Silver Protect helps you at every step

Mr Ong, age 55, 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.

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

1 Ministry of Health (MOH), Principal causes of death (last updated on 22 July 2015).


3 HealthXchange.sg, 10 Most Common Cancers in Men and Women in Singapore

4 The definitions for early and advanced stage cancers are found in the policy contract.

5 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.

6 Early stage of major cancer benefit
   The insured must survive at least 30 days after the insured is diagnosed with a covered early stage of major cancer before we pay the early stage of major cancer 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 from 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).

7 The policy will end upon death of the insured or at the end of the policy term, whichever is earlier.

8 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.

9 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 from the cover start date.

10 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.

11 Underwriting will be based on the health declaration found in your proposal form or the medical questionnaires. However, if we deem necessary after assessing the declaration, we may require the insured to go for specified medical tests.

12 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.
IMPORTANT NOTES

13 Guaranteed renewal is applicable only if there is no claim (except that of an early stage of major cancer 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 65th 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.

14 Advanced stage of major cancer benefit

The insured must survive at least 30 days after the insured is diagnosed with a covered advanced stage of major cancer before we pay the advanced stage of major cancer benefit. We will not pay this benefit if the insured was diagnosed with the disease within 90 days from the cover start date. Once payment for advanced stage of major cancer benefit is made, the early stage of major cancer benefit, and the advanced stage of major cancer benefit will end.

15 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. 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 at 1 September 2022
About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit www.income.com.sg.

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