

# DIRECT Term

For protection and a peace of mind.  
Available for purchase online and at Income branches.

**DIRECT PURCHASE INSURANCE**



## DIRECT Term

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Safeguard your future with DIRECT Term, a term life insurance plan. Fulfill your insurance needs as you enjoy high coverage with affordable premiums.

## Why is it good for me?

1

**Hassle-free** purchases

2

**Protection for a peace of mind**

3

Choice of **policy terms**

4

Option to **enhance coverage** with the DIRECT Dread Disease Rider for Term<sup>1</sup>

## DIRECT Term

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### Hassle-free purchases

Already know what you need in a term life insurance plan? Log on to [www.income.com.sg](http://www.income.com.sg) or head down to our Income branches across the island to purchase the DIRECT Term plan<sup>2</sup>.

### Protection for a peace of mind

DIRECT Term provides you with coverage<sup>3</sup> in the event of death, terminal illness or total and permanent disability (TPD before age 65) during the term of the policy.

### Choice of policy term

Choose your desired policy term. You can choose to be covered for a period of 5 years under DIRECT Term (renewable), and you can enjoy the option of renewing your policy for another 5 years if you are age 79 (last birthday) and below<sup>4</sup>. You can also choose to be covered for a period of 20 years or up to age 64 (last birthday) under DIRECT Term (non-renewable).

### Option to enhance coverage with the DIRECT Dread Disease Rider for Term

With the DIRECT Dread Disease Rider for Term<sup>1</sup>, you can receive coverage for dread disease<sup>5</sup> during the term of the rider.

### 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).

## DIRECT Term

### How DIRECT Term helps you to safeguard your future

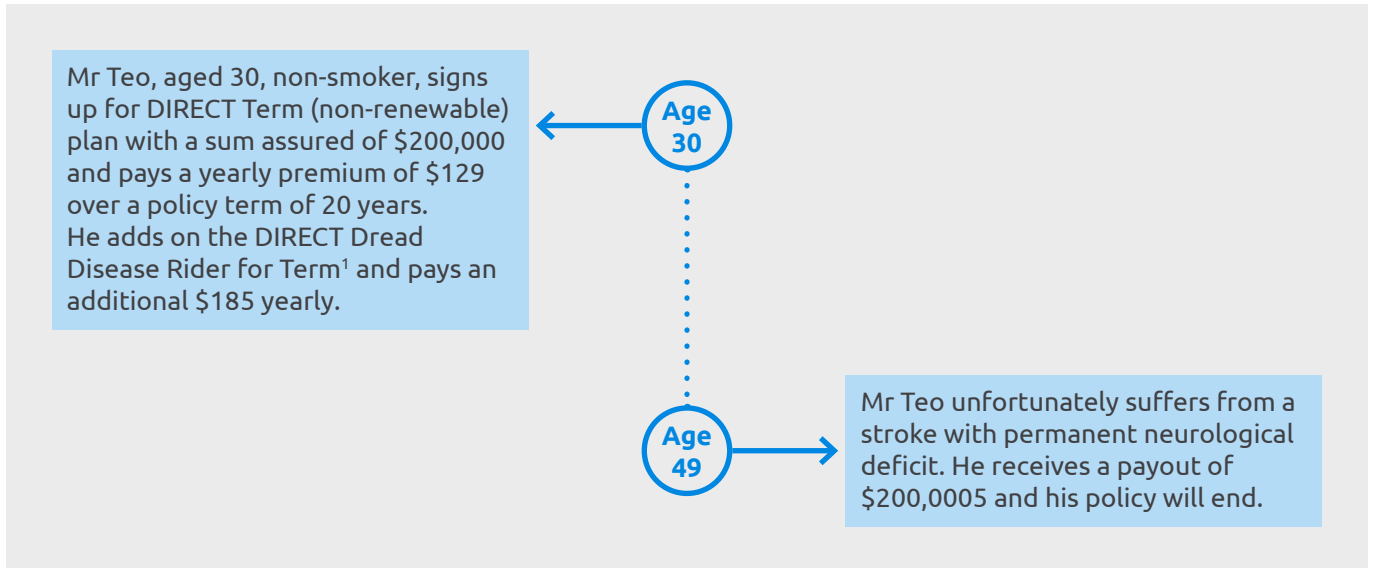


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

## DIRECT Term

### IMPORTANT NOTES

- 1 The sum assured of the DIRECT Dread Disease Rider for Term must be equal to the sum assured of the basic policy that is, DIRECT Term (non-renewable) or the DIRECT Term (renewable).
- 2 This is a Direct Purchase Insurance product, with no financial advice provided. You must visit any Income branches personally to purchase this plan or buy it online at [www.income.com.sg](http://www.income.com.sg). The product is not available for sale through all other distribution channels of Income. The maximum sum assured per insured for all DIRECT products (DIRECT Term (renewable), DIRECT Term (non-renewable) and DIRECT Star Classic Protect), regardless of the number of policies purchased with Income, is \$400,000; with a maximum sub-limit of \$200,000 sum assured for DIRECT Star Classic Protect.
- 3 DIRECT Term pays out the sum assured in the event of death, terminal illness or total and permanent disability (TPD before age 65) during the term of the policy.
- 4 We will renew your policy for another 5 years at its prevailing sum assured only if there is no claim on your policy during its term and the insured is age 79 (last birthday) and below at the time the policy is due for renewal. 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.
- 5 The full definition of each dread disease covered and the circumstances in which you can claim are stated in the policy contract.  
If the insured is diagnosed with a specified dread disease (except angioplasty and other invasive treatment for coronary artery) during the term of the rider, we will pay the sum assured. The DIRECT Term policy and this rider will end after this payment.  
For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the sum assured, subject to a maximum amount of \$25,000. The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment. The rider will continue with a reduced sum assured.  
Any payment made under this rider will form an accelerated payment, and reduce the sum assured of its DIRECT Term policy.  
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 date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is the latest) for major cancer, heart attack of specified severity, coronary artery by-pass surgery, or angioplasty and other invasive treatment for coronary artery.  
If this rider is attached to a DIRECT Term (renewable) policy and there is no claim (except angioplasty and other invasive treatment for coronary artery) on this rider during its term and the insured is age 59 (last birthday) and below at the time the rider is due for renewal, we will renew it for another 5 years at its prevailing sum assured.

There are certain conditions whereby the benefits under the policy will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

This is for general information only. You can find the usual terms and conditions of this Direct Purchase Insurance (DPI) at [www.income.com.sg/direct-term-renewable-policy-conditions.pdf](http://www.income.com.sg/direct-term-renewable-policy-conditions.pdf), [www.income.com.sg/direct-term-non-renewable-policy-conditions.pdf](http://www.income.com.sg/direct-term-non-renewable-policy-conditions.pdf) and [www.income.com.sg/directdread-disease-rider-term-life-policy-conditions.pdf](http://www.income.com.sg/directdread-disease-rider-term-life-policy-conditions.pdf). All our products are developed to benefit our customers but not all may be suitable for your specific needs. DPI may not be suitable for you if you are unsure about which type of DPI or how much coverage to buy as no financial advice is provided during the purchase process. In such a case, we strongly encourage you to seek advice from a qualified insurance advisor who will be able to advise you on a suitable product. 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 policy 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 18 November 2021

*Financial planning,  
made for the moments that matter to you.*

## **About Income**

NTUC Income Insurance Co-operative Limited (“Income”) is a leading composite and omni-channel insurer in Singapore, offering life, health and general insurance to fulfil the protection, savings and investment needs of individuals, families and businesses. Income was established in 1970 and remains the only insurance co-operative in Singapore. To learn more, visit [income.com.sg/about-us](http://income.com.sg/about-us).

## **Get in touch**



**VISIT** our nearest branch



**CALL** 6788 1122



**VISIT** [www.income.com.sg](http://www.income.com.sg)



### **BUY ONLINE**

#### **DIRECT Term (Renewable)**

[lifeinsurance.income.com.sg/details/TAN15](http://lifeinsurance.income.com.sg/details/TAN15)

#### **DIRECT Term (Non-renewable)**

[lifeinsurance.income.com.sg/details/TAN16](http://lifeinsurance.income.com.sg/details/TAN16)