

Complete Critical Protect

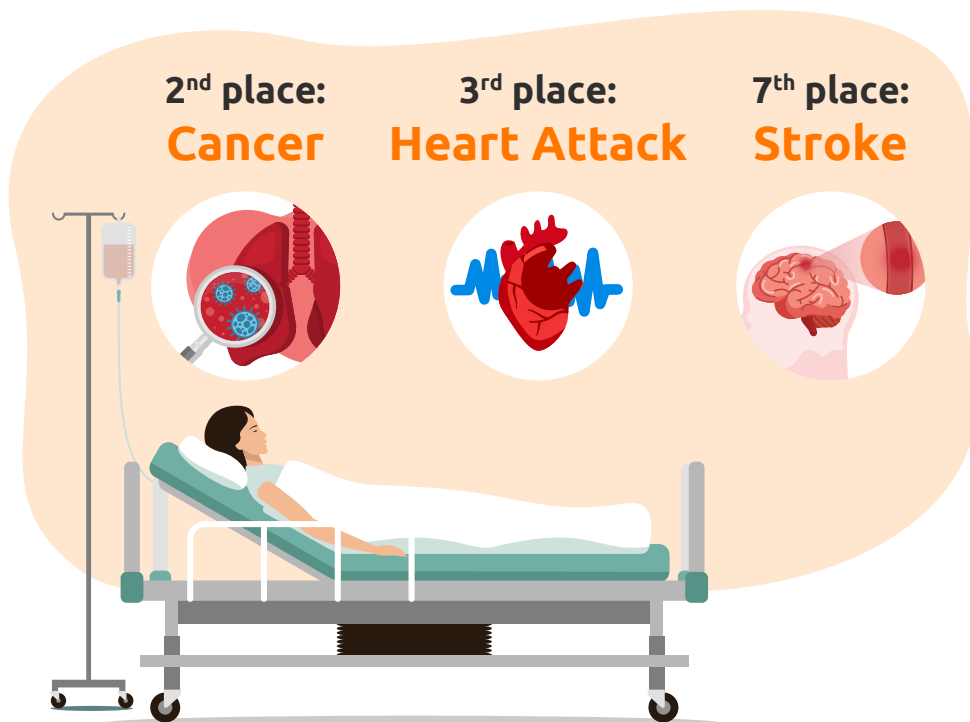
Receive continuous protection against dread disease from diagnosis to recovery.

TERM LIFE INSURANCE



DID YOU KNOW?

Critical illnesses such as cancer, heart attack and stroke rank among the **top 10 reasons for hospitalisation¹**.



These health conditions also hold the position of **leading causes of death in Singapore²**.



DID YOU KNOW?

Medical treatments can be very costly, depending on factors such as the type of medical condition, duration of treatment and hospital type.

Examples of medical bills received by Income Insurance in 2022:

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 th	90 th
Breast Cancer	30-60	\$139,158	\$260,714
Lung Cancer	30-60	\$284,561	\$805,638
Heart Disease	51-60	\$43,191	\$73,390

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



Based on the latest study by the Life Insurance Association Singapore (LIA), Singapore has a **74% critical illness protection gap³**.

Are you prepared for the financial impact of unforeseen events like critical illness?

The financial impact of a life-threatening disease goes beyond just medical costs. Dealing with unforeseen dread disease (DD) can be a stressful experience, especially when it is accompanied by a loss in income. Complete Critical Protect covers 158 conditions, up to 10 times the sum assured^{4,5,6} across various stages of dread disease and benefits. This way, you can focus on treatment and recovery, even for persistent dread disease^{5,7} or when unexpected dread disease strikes more than once. Furthermore, receive protection for your heart, lungs and kidneys^{5,6,8} as a safety measure upon the diagnosis of an impairment in these vital functions. For complete protection, be also covered for benign tumour and borderline malignant tumour, which is a pre-early stage condition under Special Benefit⁹.

It will be more challenging to purchase another life insurance plan after a dread disease diagnosis. While the likelihood of surviving and recovering from chronic conditions is increasing¹⁰, this means you will also need to plan for post-recovery. With the Guaranteed Post-DD Cover Option¹¹, which is the first in Singapore, you can choose to purchase a specified new term plan for extra coverage upon diagnosis of an advanced stage dread disease or an impairment in one of the vital functions so you continue to stay protected in the event of death and terminal illness.

Why is it good for me?

1

Comprehensive coverage from diagnosis to recovery

2

Choose between 2 options, Protect 100 and Protect Max, and **get up to 10 times the sum assured^{4,5,6} from early to advanced stage dread disease**

3

For advanced stage dread disease, receive up to 200% of the sum assured^{4,5,12} with the Protect Max option

4

Coverage against recurrent conditions^{5,7} like persistent major cancer, recurrent heart attack and recurrent stroke with the Protect Max option

5

Receive protection for 3 organs vital for survival - heart, lungs and kidneys under Vital Function Benefit^{5,6,8}

6

Be covered against benign tumour and borderline malignant tumour, which is a pre-early stage condition under Special Benefit⁹

7

First in Singapore to provide Guaranteed Post-DD Cover Option¹¹
-purchase a new term plan for extra coverage upon the diagnosis of an advanced stage dread disease or an impairment of a vital function

8

Receive extra coverage for cell, tissue or gene therapy and proton beam therapy with Therapy Support Benefit¹³

Choose your preferred coverage option and enjoy peace of mind

Complete Critical Protect covers 158 conditions, up to 10 times the sum assured^{4,5,6} across various stages of dread disease and benefits. You can choose between the 2 coverage options.

Coverage	Protect 100	Protect Max
Dread Disease Benefit^{4,5,6}	Upon the diagnosis of a dread disease during the policy term	
- Early and Intermediate Stage	100% of the sum assured	
- Advanced Stage ¹²	100% of the sum assured	200% of the sum assured
Recurrent Benefit^{5,7}	N.A.	Upon the diagnosis of a recurrent condition during the policy term
		100% of the sum assured
Vital Function Benefit^{5,6,8}	Upon the diagnosis of an impairment in one of the vital functions - heart, lungs and kidneys during the policy term	
	100% of the sum assured	200% of the sum assured
Special Benefit⁹	Upon the diagnosis of a condition or in the event the insured undergoes a procedure for a condition before the insured reaches age 85 last birthday	
	For Angioplasty & Other Invasive Treatment for Coronary Artery and Benign Tumour and Borderline Malignant Tumour: 20% of the sum assured For other conditions: 30% of the sum assured	
Juvenile Benefit¹⁴	Upon the diagnosis of a juvenile condition before the insured reaches age 18 last birthday	
	20% of the sum assured	
Critical Impact Benefit¹⁵	In the event the insured undergoes surgery or suffers from an infection before the insured reaches age 85 last birthday and is required to stay in an Intensive Care Unit (ICU) for a total of 4 days or more in one hospital admission	
	20% of the sum assured	
Therapy Support Benefit¹³	In the event the insured undergoes cell, tissue or gene therapy or proton beam therapy during the policy term	
	20% of the sum assured	
Guaranteed Post-DD Cover Option¹¹	Upon the diagnosis of an advanced stage dread disease or an impairment in the heart, lungs or kidneys	
	Option to purchase a specified new term plan to get extra coverage for death and terminal illness	
Death Benefit¹⁶	In the event of death during the policy term	
	\$10,000	

Choose the policy term that suits you

Choose the duration of coverage that you need. You can decide your coverage up to age 64, 74, 84 or 100 last birthday.

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 income.com.sg/IncomeTreats.

How Complete Critical Protect provides support throughout your dread disease journey

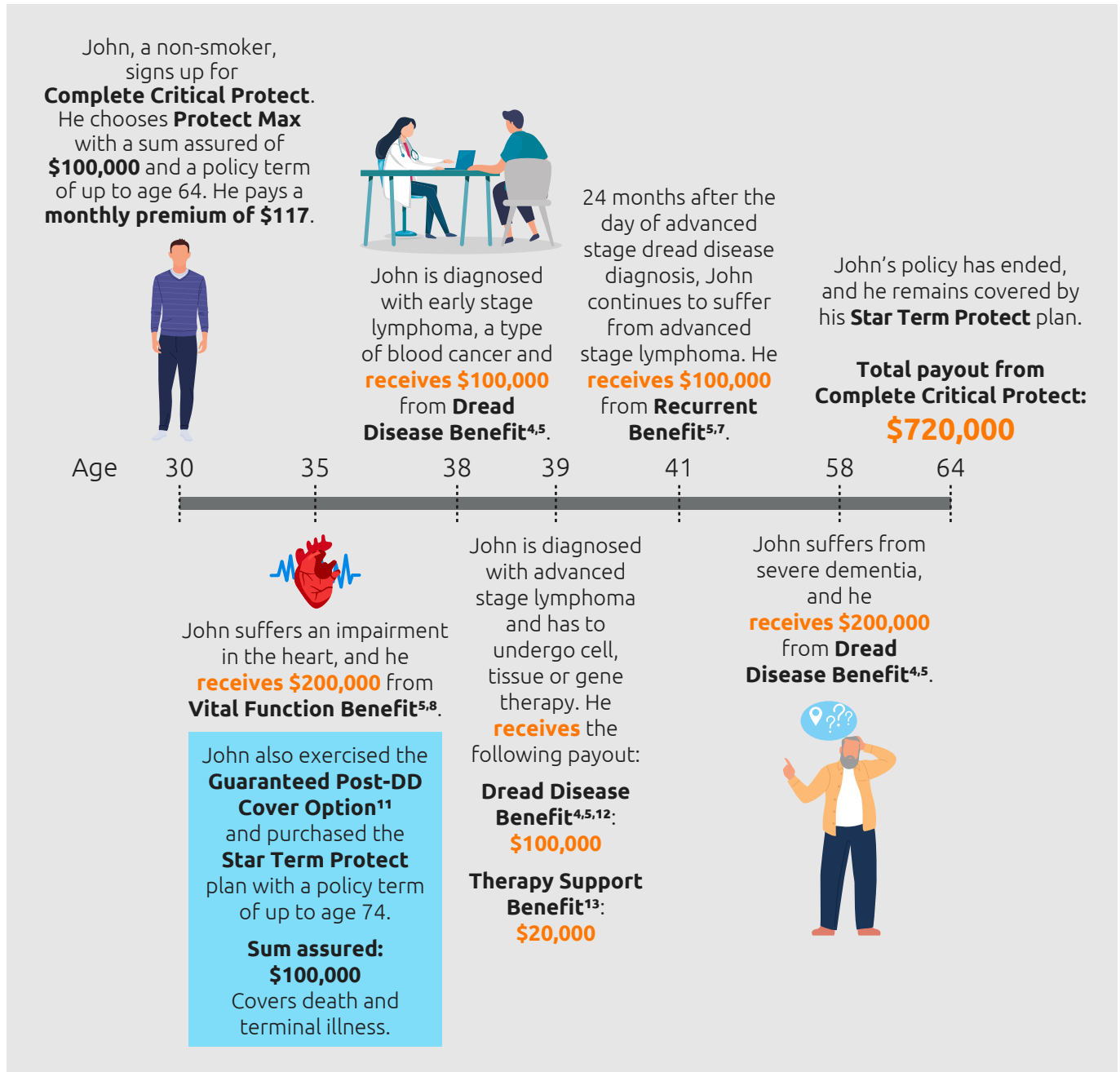


Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used for illustrative purposes only.

IMPORTANT NOTES

- 1 Ministry Of Health, [Top 10 Conditions of Hospitalisation](#).
- 2 Ministry Of Health, [Principal Causes of Death](#).
- 3 Life Insurance Association Singapore, [2022 Protection Gap Study – Singapore](#).
- 4 If the policyholder has chosen Protect 100, Income Insurance will pay the early and/or intermediate stage dread disease under the Dread Disease Benefit, subject to the following:
 - Dread Disease Benefit has not ceased at the time of any payment of the benefit;
 - the insured survives at least 7 days after the date of diagnosis or date of surgery performed for a dread disease covered under this benefit, whichever is later;
 - maximum of 1 claim for either the early stage dread disease or intermediate stage dread disease may be approved;
 - Vital Function Benefit of the corresponding dread disease, which the same early and/or intermediate stage dread disease belongs to has not been claimed;
 - if more than one dread disease covered under the Dread Disease Benefit and/or impairments of the vital functions are diagnosed on the same date, Income Insurance will only approve one claim with the highest possible benefit payout regardless of the number of dread diseases and/or impairments of the vital functions that are diagnosed; and
 - the amount Income Insurance will pay for the early and/or intermediate stage dread disease of the same dread disease under this benefit will not be more than a total of \$350,000 for each insured, including all policies Income Insurance has issued and paid for the same insured.

If the policyholder has chosen Protect 100, Income Insurance will pay the advanced stage dread disease under the Dread Disease Benefit, subject to the following:

- Dread Disease Benefit has not ceased at the time of any payment of the benefit;
- the insured survives at least 7 days after the date of diagnosis or date of surgery performed for a dread disease covered under this benefit, whichever is later;
- maximum of 1 claim for the advanced stage dread disease may be approved; and
- if more than one dread disease covered under the Dread Disease Benefit and/or impairments of the vital functions are diagnosed on the same date, Income Insurance will only approve one claim with the highest possible benefit payout regardless of the number of dread diseases and/or impairments of the vital functions that are diagnosed.

If the policyholder has chosen Protect 100, the Dread Disease Benefit will end once the total amount Income Insurance has paid under Dread Disease Benefit and Vital Function Benefit reaches 100% of the sum assured.

If the policyholder has chosen Protect 100, Income Insurance will not pay this benefit:

- if the insured suffered symptoms of, was investigated for, or was diagnosed with an early and/or intermediate stage dread disease under major cancer, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery any time before or within 90 days from the cover start date, whichever is earliest; or
- if the insured was diagnosed with an advanced stage dread disease under major cancer, heart attack of specified severity, coronary artery by-pass surgery or other serious coronary artery disease within 90 days from the cover start date, whichever is earliest.

For coronary artery by-pass surgery, the date of diagnosis will be the date the medical condition that leads to the surgery is diagnosed, and not the date of the surgery.

If the policyholder has chosen Protect Max, Income Insurance will pay the early and/or intermediate stage dread disease under the Dread Disease Benefit, subject to the following:

- Dread Disease Benefit has not ceased at the time of any payment of the benefit;
- the insured survives at least 7 days after the date of diagnosis or date of surgery performed for a dread disease covered under this benefit, whichever is later;
- no claim has been approved for advanced stage of the same dread disease;
- maximum of 1 claim for either the early stage dread disease or intermediate stage dread disease of the same dread disease may be approved;
- maximum of 6 claims for the early stage and/or intermediate stage dread disease may be approved;
- Vital Function Benefit of the corresponding dread disease, which the same early and/or intermediate stage dread disease belongs to has not been claimed;

IMPORTANT NOTES

- if more than one dread disease covered under the Dread Disease Benefit and/or recurrent condition and/or impairments of vital function are diagnosed on the same date, Income Insurance will only approve one claim with the highest possible benefit payout regardless of the number of dread diseases and/or recurrent condition and/or impairments of the vital functions that are diagnosed;
- the amount Income Insurance will pay for the early and/or intermediate stage dread disease of the same dread disease under this benefit will not be more than a total of \$350,000 for each insured, including all policies Income Insurance has issued and paid for the same insured; and
- the amount Income Insurance will pay for the early and/or intermediate stage dread disease under this benefit will not be more than a total of \$1.05 million for each insured, including all policies Income Insurance has issued and paid for the same insured.

If the policyholder has chosen Protect Max, Income Insurance will pay the advanced stage dread disease under the Dread Disease Benefit, subject to the following:

- Dread Disease Benefit has not ceased at the time of any payment of the benefit;
- the insured survives at least 7 days after the date of diagnosis or date of surgery performed for a dread disease covered under this benefit, whichever is later;
- only 1 claim is allowed for the advanced stage of each dread disease;
- if more than one dread disease covered under the Dread Disease Benefit and/or recurrent condition and/or impairments of vital function are diagnosed on the same date, Income Insurance will only approve one claim with the highest possible benefit payout regardless of the number of dread diseases and/or recurrent condition and/or impairments of the vital functions that are diagnosed; and
- for terminal illness (advanced stage) and loss of independent existence (advanced stage), the amount payable will be determined after deducting any claims paid under the Dread Disease Benefit and Vital Function Benefit. If the total claims paid under the Dread Disease Benefit and Vital Function Benefit have reached 200% of the sum assured or more, no benefit will be payable for future claims under terminal illness (advanced stage) and loss of independent existence (advanced stage).

If the policyholder has chosen Protect Max, the Dread Disease Benefit will end once the total amount Income Insurance has paid under Dread Disease Benefit, Recurrent Benefit and Vital Function Benefit reaches 1000% of the sum assured.

If the policyholder has chosen Protect Max, Income Insurance will not pay this benefit:

- if a claim arises from any early, intermediate or advanced stage dread disease which occurs within 12 months from the date of diagnosis or date of surgery performed, whichever is later, of the latest claim approved under the Dread Disease Benefit for another dread disease, Recurrent Benefit or Vital Function Benefit;
- if the insured suffered symptoms of, was investigated for, or was diagnosed with an early and/or intermediate stage dread disease under major cancer, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery any time before or within 90 days from the cover start date, whichever is earliest; or
- if the insured was diagnosed with an advanced stage dread disease under major cancer, heart attack of specified severity, coronary artery by-pass surgery or other serious coronary artery disease within 90 days from the cover start date, whichever is earliest.

For coronary artery by-pass surgery, the date of diagnosis will be the date the medical condition that leads to the surgery is diagnosed, and not the date of the surgery.

The policy will continue even if this benefit ends.

5 If the policyholder has chosen Protect Max, the total Income Insurance will pay under the following benefits:

- Dread Disease Benefit;
- Recurrent Benefit; and
- Vital Function Benefit,

are aggregated and will not be more than 1000% of the sum assured, less any amount the policyholder owes Income Insurance.

If the insured is also covered by Dread Disease Benefit, Recurrent Benefit and Vital Function Benefit (or equivalent benefits) under any policies which have been issued and paid (whether issued and paid by Income Insurance or by any other insurer), the total of these benefits under all these policies cannot be more than \$3.6 million (including premiums waived due to dread disease but excluding bonuses). In this case, Income Insurance will first take into account the amounts due under the earlier policies and then pay out only an amount to bring the total payments to \$3.6 million (including premiums waived due to dread disease but excluding bonuses).

IMPORTANT NOTES

6 If the policyholder has chosen Protect 100, the total Income Insurance will pay under the following benefits:

- Dread Disease Benefit; and
- Vital Function Benefit,

are aggregated and will not be more than 100% of the sum assured, less any amount the policyholder owes Income Insurance.

If the insured is also covered by Dread Disease Benefit, Recurrent Benefit and Vital Function Benefit (or equivalent benefits) under any policies which have been issued and paid (whether issued and paid by Income Insurance or by any other insurer), the total of these benefits under all these policies cannot be more than \$3.6 million (including premiums waived due to dread disease but excluding bonuses). In this case, Income Insurance will first take into account the amounts due under the earlier policies and then pay out only an amount to bring the total payments to \$3.6 million (including premiums waived due to dread disease but excluding bonuses).

7 The Recurrent Benefit is only applicable if the policyholder has chosen Protect Max. Income Insurance will pay the Recurrent Benefit, less any amount the policyholder owes Income Insurance, as long as the following conditions are met:

- Recurrent Benefit has not ceased at the time of any payment of the benefit;
- the insured survives at least 7 days after the date of diagnosis or date of surgery performed for a dread disease covered under this benefit, whichever is later;
- if more than one dread disease covered under the Dread Disease Benefit and/or recurrent condition and/or impairments of vital function are diagnosed on the same date, Income Insurance will only approve one claim with the highest possible benefit payout regardless of the number of dread diseases and/or recurrent condition and/or impairments of the vital functions that are diagnosed; and
- maximum of 3 claims may be approved under this benefit.

This benefit will end once:

- 300% of the sum assured has been fully paid out under this benefit; or
- the total amount Income Insurance has paid under Dread Disease Benefit, Recurrent Benefit and Vital Function Benefit reaches 1000% of the sum assured,

whichever is earlier.

Income Insurance will not pay this benefit:

- if your claim arises from any recurrent condition covered under this benefit occurring within 24 months from the date of diagnosis or date of surgery performed, whichever is later, of the latest claim approved under the Dread Disease Benefit, Recurrent Benefit or Vital Function Benefit; or
- if the insured was diagnosed with persistent major cancer, recurrent heart attack of specified severity or repeated coronary artery by-pass surgery within 90 days from the cover start date. For repeated coronary artery by-pass surgery, the date of diagnosis will be the date the medical condition that leads to the surgery is diagnosed, and not the date of the surgery.

The policy will continue even if this benefit ends.

8 Income Insurance will pay the Vital Function Benefit, less any amount the policyholder owes Income Insurance, subject to the following:

- Vital Function Benefit has not ceased at the time of any payment of the benefit;
- no claim has been approved for advanced stage dread disease;
- the insured survives at least 7 days after the date of diagnosis on a vital function covered under this benefit; and
- if more than one dread disease covered under the Dread Disease Benefit and/or recurrent condition and/or impairments of vital function are diagnosed on the same date, Income Insurance will only approve one claim with the highest possible benefit payout regardless of the number of dread diseases and/or recurrent condition and/or impairments of the vital functions that are diagnosed.

If the policyholder has chosen Protect 100, Income Insurance will pay the Vital Function Benefit less claim paid for early stage and/or intermediate stage dread disease under Dread Disease Benefit. This benefit will end once:

- a claim has been paid out under this benefit; or
- the total amount Income Insurance has paid under Dread Disease Benefit and Vital Function Benefit reaches 100% of the sum assured,

whichever is earlier.

IMPORTANT NOTES

If the policyholder has chosen Protect Max, Income Insurance will pay the Vital Function Benefit less claim paid for early stage and/or intermediate stage dread disease of the corresponding dread disease under Dread Disease Benefit. This benefit will end once:

- a claim has been paid out under this benefit; or
 - the total amount Income Insurance has paid under Dread Disease Benefit, Recurrent Benefit and Vital Function Benefit reaches 1000% of the sum assured,
- whichever is earlier.

Income Insurance will not pay this benefit:

- if your claim arises within 12 months from the:
 - date of diagnosis of early and/or intermediate stage dread disease of the latest claim approved under early and/or intermediate stage dread disease outside of the corresponding dread disease; or
 - date of surgery performed under early and/or intermediate stage dread disease of the latest claim approved under early and/or intermediate stage dread disease outside of the corresponding dread disease,whichever is later; or
- if the insured is diagnosed with any impairment of a vital function covered under this benefit any time before or within 90 days from the cover start date.

The policy will continue even if this benefit ends.

- 9 Income Insurance will pay no more than \$30,000 for the same condition or procedure for each insured (no matter how many policies Income Insurance has issued to cover each insured) except for Angioplasty & Other Invasive Treatment for Coronary Artery and Benign Tumour and Borderline Malignant Tumour, Income Insurance will pay no more than \$25,000 for the same condition for each insured.

Income Insurance will pay the Special Benefit, less any amount the policyholder owes Income Insurance, subject to the following:

- Special Benefit has not ceased at the time of any payment of the benefit;
- the insured survives at least 7 days from the date of diagnosis or date of surgery performed, whichever is later;
- a claim for each condition or procedure can only be approved once; and
- maximum of 5 claims may be approved under this benefit.

Income Insurance will not pay this benefit if the insured suffered symptoms of, was investigated for, or was diagnosed with any conditions or conditions which require a procedure under this benefit (except for angioplasty and other invasive treatment for coronary artery) any time before or within 90 days from the cover start date, whichever is earliest. For angioplasty and other invasive treatment for coronary artery, Income Insurance will not pay this benefit if the insured was diagnosed within 90 days from the cover start date. The date of diagnosis will be the date the medical condition that leads to the treatment is diagnosed, and not the date of the treatment.

The policy will continue even if this benefit ends.

- 10 The Straits Times, [Working adults have inadequate cover if critical illness strikes, says study](#).

- 11 Upon diagnosis of the insured with an advanced stage dread disease covered under Dread Disease Benefit or an impairment covered under Vital Function Benefit, a new term policy covering the insured may be taken up with only death and terminal illness benefits, without Income Insurance having to assess the insured's health. Total and permanent disability will not be covered by the new term policy. The waiting period for the new term policy is 2 years. If the event giving rise to a claim occurs during the 2 years waiting period, Income Insurance will refund 100% of the premiums paid for the new term policy. The new term policy does not allow any reinstatement.

The sum assured for the new term policy will be limited to:

- 100% of the original sum assured for this policy; or
 - \$200,000 per life aggregating policies issued under the Guaranteed Post-DD Cover Option,
- whichever is lower.

Income Insurance will decide the type of new term policy to be offered, and the insured must meet all the following conditions to take up this option:

- this option must be exercised within 6 months from the claim approval date or diagnosis date, whichever is later, of the advanced stage dread disease covered under Dread Disease Benefit or impairment covered under Vital Function Benefit;
- the insured must not have terminal illness at the time of taking up this option;

IMPORTANT NOTES

- the insured must be 60 years old last birthday or under at the time of taking up this option; and
- the relevant documents must be provided to support the diagnosis of advanced stage dread disease covered under Dread Disease Benefit or impairment covered under Vital Function Benefit.

12 If the policyholder has chosen Protect 100, Income Insurance will pay the advanced stage Dread Diseases Benefit less claim paid for early stage and/or intermediate stage dread disease and Vital Function Benefit.

If the policyholder has chosen Protect Max, Income Insurance will pay the advanced stage Dread Diseases Benefit less claim paid for early stage and/or intermediate stage dread disease of the same dread disease and Vital Function Benefit of the corresponding dread disease.

13 At most, Income Insurance will pay the Therapy Support Benefit two times and only one payout for each therapy, less any amount the policyholder owes Income Insurance. The entire treatment for each therapy must be done in Singapore. Income Insurance will pay no more than \$50,000 for each therapy listed (no matter how many policies Income Insurance has issued and paid to cover each insured). Income Insurance will not pay this benefit if the insured suffered symptoms of, was investigated for, or was diagnosed with any condition which requires therapy under this benefit any time before or within 90 days from the cover start date, whichever is earliest.

The policy will continue even if this benefit ends.

14 Income Insurance will pay no more than \$30,000 for the same juvenile condition for each insured (no matter how many policies Income Insurance has issued to cover each insured).

Income Insurance will pay the Juvenile Benefit, less any amount the policyholder owes Income Insurance, subject to the following:

- Juvenile Benefit has not ceased at the time of any payment of the benefit;
- the insured survives at least 7 days from the date of diagnosis or date of surgery performed, whichever is later;
- a claim for each condition can only be approved once; and
- maximum of 5 claims may be approved under this benefit.

Income Insurance will not pay this benefit if the insured suffered symptoms of, was investigated for, or was diagnosed with any conditions covered under this benefit any time before or within 90 days from the cover start date, whichever is earliest.

The policy will continue even if this benefit ends.

15 Income Insurance will pay the Critical Impact Benefit, less any amount the policyholder owes Income Insurance, subject to the following:

- the insured survives at least 7 days from the first day of admission to ICU; and
- the surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment.

Income Insurance will pay no more than \$50,000 for each insured (no matter how many policies Income Insurance has issued to cover each insured). The Critical Impact Benefit can only be claimed once. Income Insurance will not pay this benefit if the insured was suffering symptoms of, was investigated for, or was diagnosed with any infection or condition which requires surgery under this benefit any time before or within 90 days from the cover start date, whichever is earliest.

The policy will continue even if this benefit ends.

16 During the term of the policy, if the insured dies, Income Insurance will pay \$10,000, less any amount the policyholder owes Income Insurance. The policy will end when Income Insurance makes this payment.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at income.com.sg/complete-critical-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 30 January 2024

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

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving 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 the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

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