

Complete Critical Protect

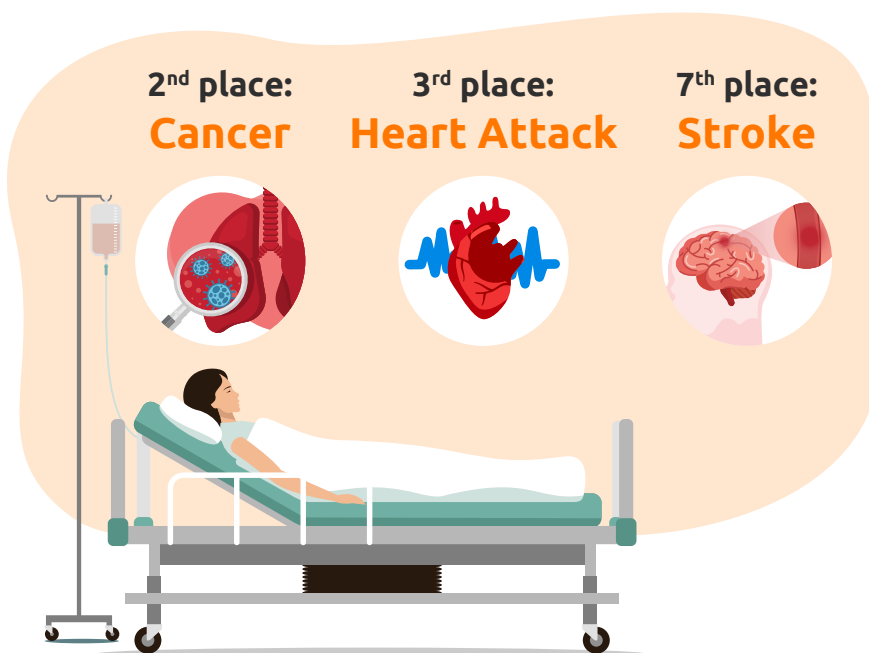
Receive continuous protection against dread disease from diagnosis to recovery.

TERM LIFE INSURANCE



DID YOU KNOW?

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



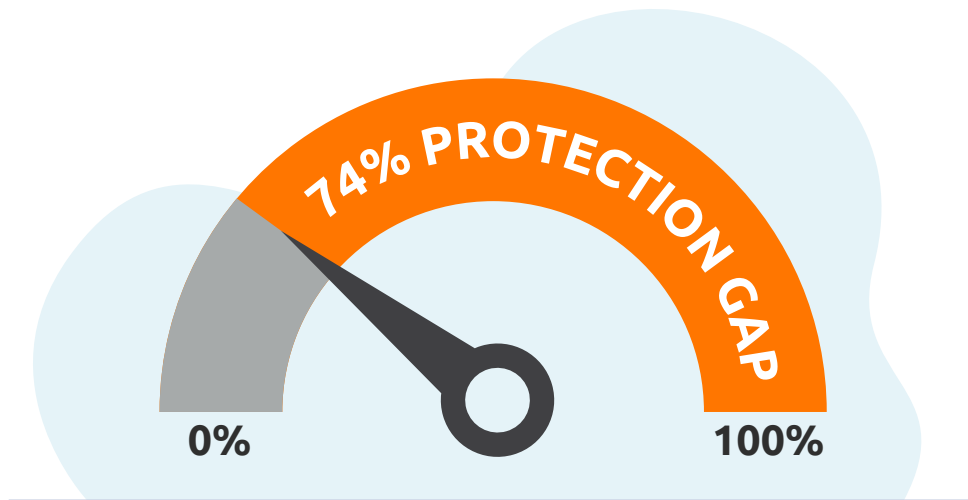
Medical treatments can be very costly, depending on factors such as the type of medical condition, duration of treatment and hospital type.

Examples of medical bills received by Income Insurance in 2023:

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 th	90 th
Breast Cancer	30-60	\$266,547	\$416,219
Lung Cancer	30-60	\$397,759	\$633,803
Heart Disease	51-60	\$68,894	\$125,592

This 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 gap**².



The recommended coverage for critical illness is approximately **4.0X an economically active adult's annual income**².



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

Facing a life-threatening disease goes beyond just medical costs. It can be a stressful experience, especially when accompanied by a loss of income. Safeguard yourself against the financial impact of unforeseen dread diseases (DD) with Complete Critical Protect, a critical illness plan that covers 158 conditions across various stages of dread disease and benefits. With comprehensive coverage from diagnosis to recovery, you and your family can focus on treatment with peace of mind.

Key Benefits	
1	Choose between 2 options, Protect 100 and Protect Max, and get up to 10 times the sum assured^{3,4,5} from early to advanced stage dread disease
2	For advanced stage dread disease, receive up to 200% of the sum assured^{3,4,5} with the Protect Max option
3	Coverage against recurrent conditions^{3,6} like persistent major cancer, recurrent heart attack and recurrent stroke with the Protect Max option
4	Receive protection for 3 organs vital for survival - heart, lungs and kidneys as a safety measure under Vital Function Benefit ^{3,7}
5	Be covered against benign tumour and borderline malignant tumour, which is a pre-early stage condition under Special Benefit ⁸
6	Guaranteed option to buy a specified new term plan⁹ upon the diagnosis of an advanced stage dread disease or an impairment of the heart, lungs or kidneys
7	Receive extra coverage for cell, tissue or gene therapy and proton beam therapy with Therapy Support Benefit ¹⁰
8	Choose your policy term – up to age 64, 74, 84 or 100 last birthday



Here's a snapshot of what Complete Critical Protect includes

Benefits	Protect 100	Protect Max
The total amount claimable under the following benefits: <ul style="list-style-type: none"> • Dread Disease Benefit^{3,4,5}; and • Recurrent Benefit^{3,6} (if applicable); and • Vital Function Benefit^{3,7} 	<p>Up to 1x (or 100%) of the sum assured (Only 1 claim may be made from either Dread Disease Benefit or Vital Function Benefit)</p>	<p>Up to 10x (or 1000%) of the sum assured (Multiple claims may be made)</p>
Dread Disease Benefit³		
- Early and/or Intermediate Stage ⁴	100% of the sum assured	100% of the sum assured (Up to 6 claims may be made, subject to 1 claim per dread disease)
- Advanced Stage ⁵	100% of the sum assured	200% of the sum assured (Only 1 claim per dread disease may be made)
Recurrent Benefit^{3,6}	Not Applicable	100% of the sum assured (Up to 3 claims may be made)
Vital Function Benefit^{3,7}	100% of the sum assured	200% of the sum assured (Only 1 claim may be made)
Special Benefit⁸	<p>+ 20% of the sum assured (up to \$25,000) for Angioplasty & Other Invasive Treatment for Coronary Artery and Benign Tumour and Borderline Malignant Tumour</p> <p>+ 30% of the sum assured (up to \$30,000) per condition for other conditions applicable to this benefit</p> <p>(Up to 5 claims may be made, subject to 1 claim per condition)</p>	
Juvenile Benefit¹¹	<p>+ 20% of the sum assured (up to \$30,000) per condition applicable to this benefit</p> <p>(Up to 5 claims may be made, subject to 1 claim per condition)</p>	
Critical Impact Benefit¹²	<p>+ 20% of the sum assured (up to \$50,000) (Only 1 claim may be made)</p>	
Therapy Support Benefit¹⁰	<p>+ 20% of the sum assured (up to \$50,000) per therapy applicable to this benefit</p> <p>(Up to 2 claims may be made, subject to 1 claim per therapy)</p>	
Guaranteed Post-DD Cover Option⁹	<p>Guaranteed option to buy a specified new term plan upon the diagnosis of an advanced stage dread disease or an impairment in the heart, lungs or kidneys</p>	
Death Benefit	\$10,000	

How Complete Critical Protect provides support throughout your dread disease journey

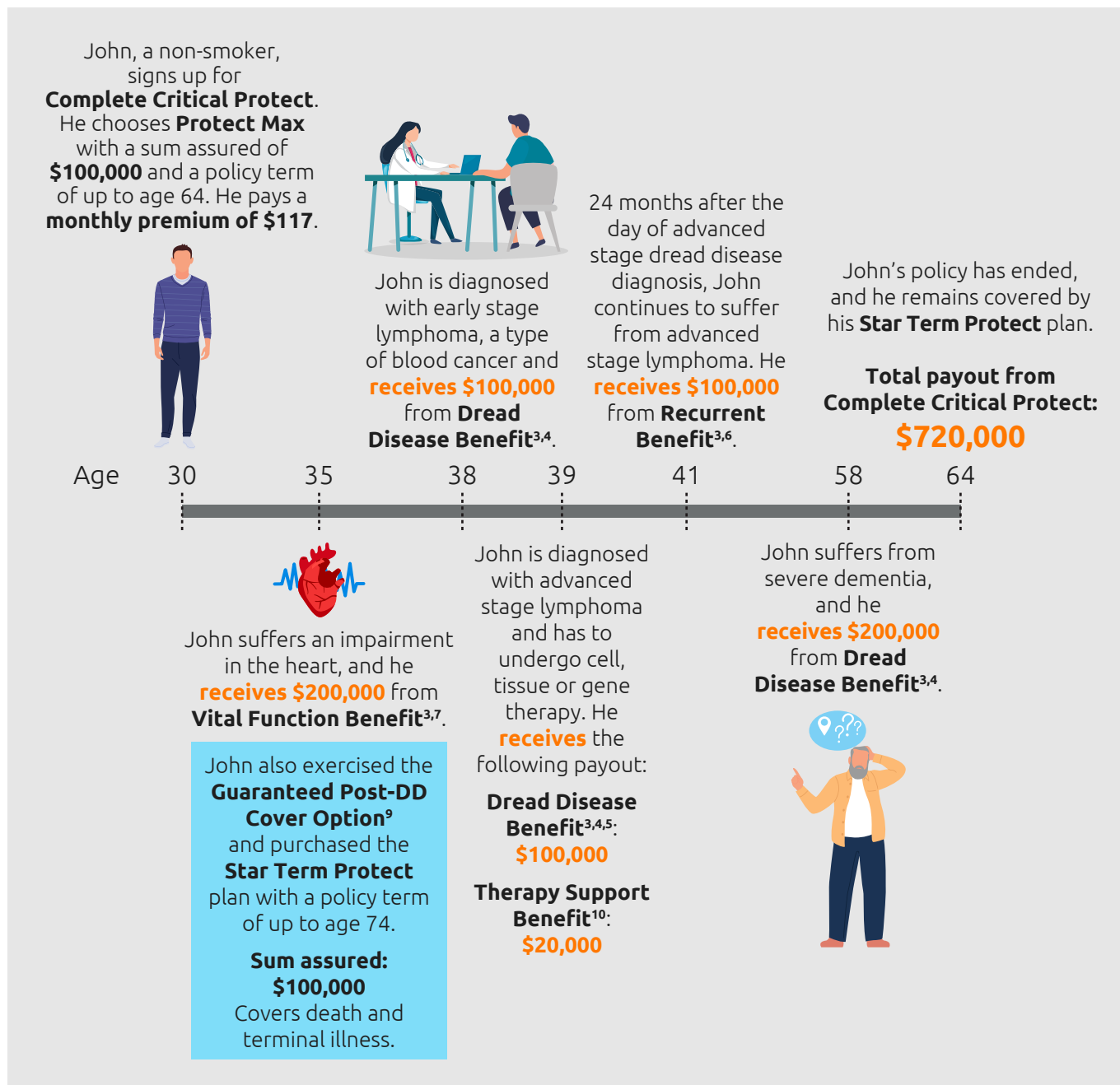


Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used for illustrative purposes only.

IMPORTANT NOTES

Benefits under the policy are subject to their respective waiting periods and survival periods before they are payable. Any claim or benefit payable is subject to deduction of any amounts owing to Income Insurance Limited (“**Income Insurance**”). You may refer to the policy conditions at income.com.sg/complete-critical-protect-policy-conditions.pdf for the details and the definition of all covered conditions.

- 1 Ministry Of Health, [Top 10 Conditions of Hospitalisation](#).
- 2 Life Insurance Association Singapore, [2022 Protection Gap Study Key Findings – Singapore](#).
- 3 If more than one dread disease covered under the Dread Disease Benefit and/or recurrent condition (if applicable) and/or impairments of vital function are diagnosed on the same date, only one claim with the highest possible benefit payout, regardless of the number of dread diseases and/or recurrent condition (if applicable) and/or impairments of the vital functions that are diagnosed will be approved.

Please refer to the policy conditions for further details.

- 4 The payout for the early and/or intermediate stage dread disease of the same dread disease under this benefit will not exceed \$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, the claim for the early and/or intermediate stage dread disease may be approved when the 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 the policyholder has chosen Protect Max, the claim for the early and/or intermediate stage dread disease may be approved when the Vital Function Benefit of the corresponding dread disease, which the same early and/or intermediate stage dread disease belongs to has not been claimed and no claim has been approved for the advanced stage of the same dread disease. The payout for the early and/or intermediate stage dread disease will not exceed \$1.05 million for each insured, including all policies Income Insurance has issued and paid for the same insured. A waiting period of 12 months applies 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.

- 5 If the policyholder has chosen Protect 100, the payout for the advanced stage Dread Disease Benefit will less claim paid for the early stage and/or intermediate stage dread disease and Vital Function Benefit.

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

- 6 No payout will be made if the 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.
- 7 The payout for the Vital Function Benefit will less claim paid for the early stage and/or intermediate stage dread disease under Dread Disease Benefit for Protect 100 and less claim paid for early stage and/or intermediate stage dread disease of the corresponding dread disease under Dread Disease Benefit for Protect Max. No payout will be made if a claim has been paid out for the advanced stage dread disease and if the claim arises within 12 months from the date of diagnosis 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.
- 8 Applicable if the insured is diagnosed by a specialist with any of the conditions or has undergone any of the procedures covered under the Special Benefit before the insured reaches age 85 last birthday.

IMPORTANT NOTES

9 Upon diagnosis of the insured with an advanced stage dread disease covered under Dread Disease Benefit or an impairment covered under Vital Function Benefit, the policyholder may take up a new term policy covering the insured up 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, without Income Insurance having to assess the insured's health. The new term policy covers only death and terminal illness. Total and permanent disability will not be covered by the new term policy. The waiting period for the new term policy is 2 years.

The insured must be 60 years old last birthday or under and must not have a terminal illness at the time of taking up this option. The insured must exercise this option 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, 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.

10 The payout for the Therapy Support Benefit will, at most, be two times and only one payout for each therapy. The entire treatment for each therapy must be done in Singapore.

11 Applicable if the insured is diagnosed with any of the conditions covered under the Juvenile Benefit before the insured reaches age 18 last birthday.

12 A claim under the Critical Impact Benefit may be approved if the insured undergoes surgery or suffers an infection before reaching age 85 last birthday and requires a stay in an intensive care unit (ICU) for a total of 4 days or more in one hospital admission 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.

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Information is correct as at 18 February 2025.

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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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