



Protect
your
Life
with ease

iTerm

TERM LIFE INSURANCE

Affordable premiums.
Higher coverage.

Peace of mind should not come with a heavy financial burden. iTerm is a basic protection plan with no cash value. The premiums that you pay will go towards providing you with higher insurance coverage. With this, you can enjoy the flexibility of planning your coverage term to meet your immediate and long-term insurance needs.

Why is it good for me?

- 1 **Protection for peace of mind**
- 2 **Guaranteed renewal¹**
- 3 **Option to enhance coverage with additional riders**
- 4 **Desired coverage** at affordable premiums

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Protection for peace of mind

iTerm provides you with coverage² in the event of death, terminal illness or total and permanent disability (TPD before age 70) during the term of the policy.

Guaranteed renewal

You can enjoy the option of renewing your policy and extending your coverage after the policy expires. Renewal of your policy is guaranteed and you may be covered to a maximum age of 84 (last birthday)¹.

Option to enhance coverage with additional riders

For greater peace of mind, you can choose to add on the following riders to your iTerm plan for extra coverage and enjoy waiver of future premium payments during the rider term:

	Death, total and permanent disability (TPD before age 70)	Dread disease ³ and terminal illness
Extra coverage for your plan with the following rider:		
Essential Protect ³	√	√
Enjoy premium waiver for your plan with the following riders:		
Payor Premium Waiver ⁴	√	X
Enhanced Payor Premium Waiver ^{3,4}	√	√
Dread Disease Premium Waiver ³	X	√

Tailor your coverage with a personal financial needs analysis

Your insurance advisers can provide you with a financial needs analysis to help you plan for the amount of coverage², as well as the duration⁵ of coverage that you really need. This way, you can receive your desired coverage at affordable premiums.

Never too late to receive protection

iTerm is available at any stage of your life. As long as you are age 79 (last birthday) and below⁶, you can apply to enjoy protection with iTerm.

iTerm

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Exclusive treats for Income policyholders

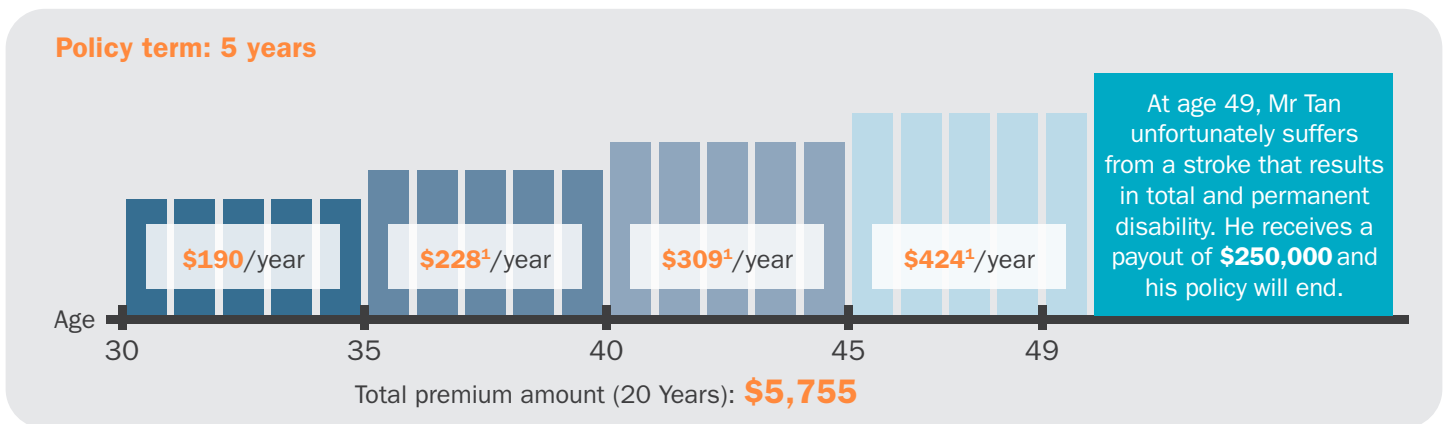
Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

How iTerm provides you with high coverage at affordable premiums

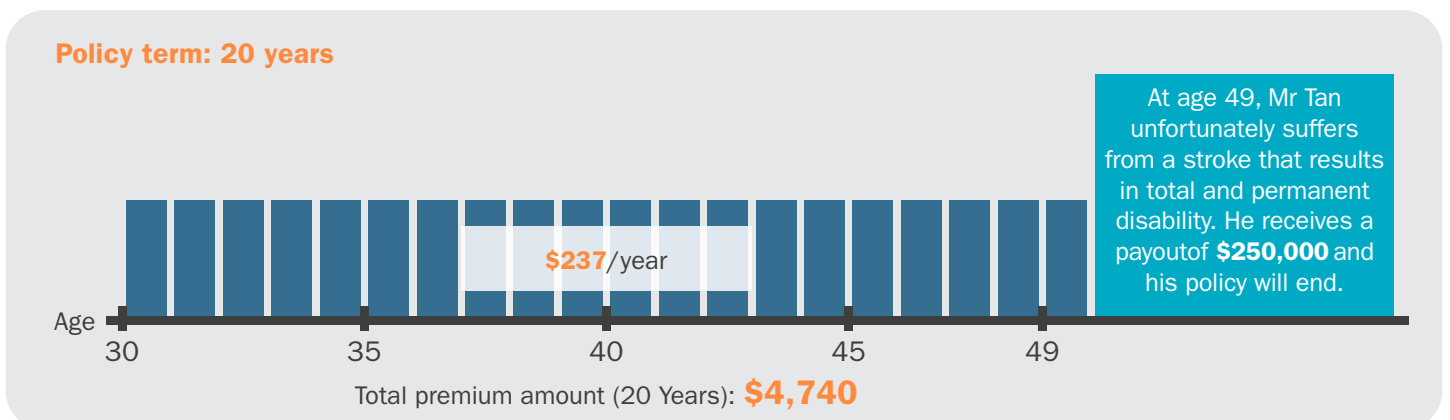
Mr Tan, age 30, non-smoker, is looking for a term life plan that provides high coverage at affordable premiums. He signs up for iTerm with a sum assured of \$250,000 and chooses to pay his premiums on a yearly mode.

At age 49, Mr Tan unfortunately suffers from a stroke that results in total and permanent disability. He receives a payout of \$250,000 and his policy ends.

If Mr Tan chooses a policy term of 5 years and renews his policy for another 5 years at the end of each policy term, he would have paid a total premium of \$5,755 as of age 49.



If Mr Tan chooses a policy term of 20 years, he would have paid a total premium of \$4,740 as of age 49.



Diagrams are not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar. Premium rates are non-guaranteed and may be reviewed from time to time.

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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 advisers 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.

Right from the start, 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 2017, Income had over \$36.3 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 adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



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 79 (last birthday) and below. We will renew your policy for the same sum assured and contract term. However, if the insured's 84th birthday falls within the next contract term, we will only renew it for a shorter term (in multiples of 5 years) such that the renewal term will not exceed the insured's 84th birthday. 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 totally and permanently disabled (before age 70), 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 Essential 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 date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest) for major cancers, 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. The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment, and the sum assured of the rider will be reduced accordingly after the payment.
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.
- 4 For Enhanced Payor Premium Waiver and Payor Premium Waiver, the premium waiver benefits are applicable only if the insured is not the policyholder.
- 5 You can choose a contract term of 5, 10, 15, 20, 25, 30 or 35 years. Alternatively, you can choose a contract term of up to age 54, 64 or 74 (last birthday).
- 6 The insured may be covered till age 84.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/iterm-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 adviser. 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.

IMPORTANT NOTES

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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

Information is correct as of 18 January 2019