income
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Star Secure

Flexibility to choose your protection level. Enjoy comprehensive coverage for dread diseases, future unknown diseases and mental illness with optional riders.

WHOLE LIFE INSURANCE

Star Secure

DID YOU KNOW?

1

1 in every 4-5 Singaporeans may get a **critical illness[1].**

2

There is a worrying 80% critical illness protection gap in Singapore[2]. An average working adult have $60,000 coverage if critical illness strikes which is below the recommended coverage of $316,000[2].

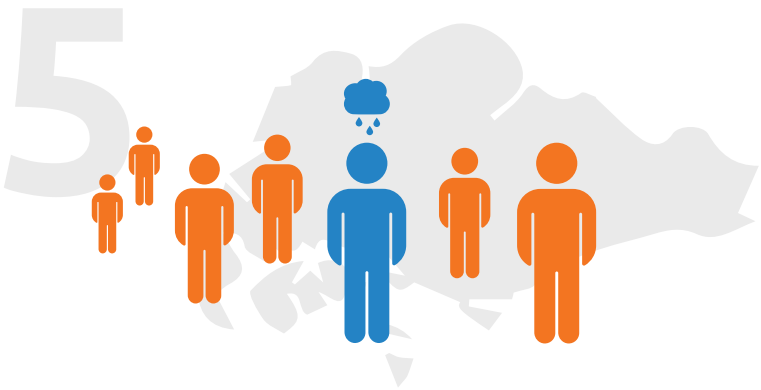
3

COVID-19 was an unknown disease before December 2019 and it has spread to many countries, including Singapore[3]. Based on a Singapore infectious diseases expert, an estimated 20% of the people infected with the coronavirus will become very ill, such as with more severe pneumonia[3].

4

There are about 6,000 to 8,000 known rare diseases worldwide and three-quarters of them affect children[4]. New rare diseases are also being discovered all the time. In Singapore, there are about 2,000 to 3,000 rare diseases patients[5].

5



1 in 7 people in Singapore has experienced a mental disorder in their lifetime with major depressive disorder (1 in 16 people) and obsessive compulsive disorder (1 in 28 people) being among the most common conditions[6].

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Star Secure provides you with your desired protection level. You can choose a coverage of up to 500%[7,8] of the sum assured for death, terminal illness and total and permanent disability. You will get your premiums waived and also a payout should the unfortunate happen to your family member[8,9] so you can ride through the tough times with these additional financial help.

Supplement your coverage with Advanced Secure Accelerator rider and Early Secure Accelerator rider, so you can truly enjoy peace of mind. Together, they cover early, intermediate and advanced stage dread diseases and up to 30 medical conditions. Advanced Secure Accelerator rider also includes the Major Impact Benefit which is the first in Singapore that safeguards you against future unknown diseases[10] or serious infections.

Why is it good for me?

1. **Flexibility to choose your protection level up to 500%**[7,8] of sum assured depending on your needs

2. **Up to an additional 200% of sum assured** for accidental death[8,11]

3. **Premiums waived upon retrenchment**[8,12]

4. **Reduce your financial burdens** should the unfortunate happen to your family member[8,9] with Family Waiver Benefit

5. **Add Advanced Secure Accelerator rider**[13] for coverage against dread diseases and future unknown diseases[10] or serious infections with Major Impact Benefit[14]

6. **Add Early Secure Accelerator rider**[15] for protection against medical conditions such as mental illness[16,17], comprehensive coverage of up to $350,000[18] for early and intermediate stage of dread diseases and continue to be protected with Advanced Restoration Benefit[19]

Choose your desired coverage from 5 levels of protection

Star Secure protects you in the event of death, terminal illness (TI), total and permanent disability (TPD). The plan provides you with the flexibility to choose your protection level based on your needs. You can choose to multiply your coverage by up to 500%[7,8] of your sum assured.

Event	Coverage before the anniversary immediately after the insured reaches age of 70				
• Death • Total and Permanent Disability • Terminal Illness	Higher of sum assured plus bonuses[20] or Minimum Protection Value[7,8]				
	100% of sum assured	200% of sum assured	300% of sum assured	400% of sum assured	500% of sum assured
Event	**Coverage on or after the anniversary immediately after the insured reaches age of 70**				
• Death • Total and Permanent Disability • Terminal Illness	Sum assured plus bonuses[20]				

Extra protection in case of an accident

Provide extra security for your loved ones with additional coverage of up to 200% of your sum assured on top of your death benefit if death is due to an accident[8,11] (before the anniversary immediately after the age 70).

Reduce your financial burdens should the unfortunate happen to your family member

We understand that dealing with the death, diagnosis of terminal illness or total and permanent disability of a family member[8,9] (before the anniversary immediately after he or she reaches the age of 70) can be stressful. With Family Waiver Benefit, we hope to reduce your financial burdens so you may focus on what matters most.

For couples	Coverage for your spouse, your future premiums for your basic policy and riders will be waived.	For family	Coverage for either one of the child's parents, future premiums for the child's basic policy and riders will be waived.
+ A lump sum of 24 months' premium based on the basic policy and any rider(s) attached will also be paid.			

Premiums waived upon retrenchment

We recognise that staying covered is important so in the event that you are retrenched and stay unemployed for 3 consecutive months, you do not have to pay premiums for up to 6 months with our Retrenchment Benefit[8,12]. You will continue to receive the same coverage during this time and have a peace of mind while looking for a new job.

Choose the premium term that suits you

Now you can choose from a range of premium terms. Depending on your lifestyle and financial ability, you can pay your premiums for 5, 10, 15, 20, 25 or 30 years. You can also decide to pay your premiums up to age 64.

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.

Option to add Advanced Secure Accelerator rider for additional peace of mind

Add Advanced Secure Accelerator rider[13] for comprehensive coverage against 49 specified dread diseases. This rider also safeguards you against future unknown diseases[10] or serious infections with Major Impact Benefit[14] which is a first in Singapore.

Coverage for specified dread diseases

Event	Coverage before the anniversary immediately after the insured reaches age of 70				
Diagnosis of specified dread disease[13]	Higher of the rider's sum assured plus pro-rated bonuses[20] of the basic policy or Minimum Protection Value[7,8]				
	100% of rider's sum assured	200% of rider's sum assured	300% of rider's sum assured	400% of rider's sum assured	500% of rider's sum assured
	Coverage on or after the anniversary immediately after the insured reaches age of 70				
	Rider's sum assured plus pro-rated bonuses[20] of the basic policy				

Major Impact Benefit

With Major Impact Benefit[14], be protected against future unknown diseases[10] or serious infection. Before you turn 85, this benefit provides protection in the event that you undergo a surgery or suffer from an infection and you are required to stay in an ICU for a total of 5 days or more in one hospital admission.

Event	Coverage before the anniversary immediately after the insured reaches age of 70
• Undergo surgery or suffer from infection and • Require a stay of 5 days or more in ICU	Higher of 50% of the rider's sum assured plus pro-rated bonuses[20] of the basic policy; or 50% of the rider's minimum protection value[7,8]
	Coverage on or after the anniversary immediately after the insured reaches age of 70
	50% of the rider's sum assured plus pro-rated bonuses[20] of the basic policy

Option to add Early Secure Accelerator rider for protection against early and intermediate stage dread diseases

Further enhance your protection with Early Secure Accelerator rider[15], which boosts your total coverage to 142 medical conditions and covers up to $350,000[18] for early and intermediate stage dread diseases. Before the anniversary immediately after the insured reaches age of 70, you can also enjoy the minimum protection value[7,8] based on your basic policy.

Coverage for early and intermediate stage dread diseases

Event	Coverage before the anniversary immediately after the insured reaches age of 70				
Diagnosis of early or intermediate stage dread disease	Higher of the rider's sum assured plus pro-rated bonuses[20] of the basic policy or Minimum Protection Value[7,8]				
	100% of rider's sum assured	200% of rider's sum assured	300% of rider's sum assured	400% of rider's sum assured	500% of rider's sum assured
	Coverage on or after the anniversary immediately after the insured reaches age of 70				
	Rider's sum assured plus pro-rated bonuses[20] of the basic policy				

Advanced Restoration Benefit

Receive extra protection for stroke with permanent neurological deficit, major cancer, and heart attack of specified severity after an early or intermediate stage dread disease claim is made.

Event	Extra coverage – Advanced Restoration Benefit[19]
• Stroke with permanent neurological deficit • Major cancer • Heart attack of specified severity	**Coverage before the anniversary immediately after the insured reaches age of 70**
	50% of the rider's minimum protection value[7,8]
	Coverage on or after the anniversary immediately after the insured reaches age of 70
	50% of the rider's sum assured

Additional payouts under the Special and Mental Benefit and Juvenile Benefit

The Special and Mental Benefit[16,17] provides a payout of 30% of the rider's sum assured to cover you against 15 medical conditions. The Special Benefit[16,17] covers you against 10 medical conditions like diabetic complications and Zika before age 85. The Mental Benefit[16,17] covers you against 5 mental conditions like major depressive disorder and obsessive compulsive disorder before age 75, and Tourette syndrome before age 21.

The Juvenile Benefit[17,21] provides a payout of 20% of the rider's sum assured to cover insured persons below the age of 18 years old for 15 medical conditions, including Kawasaki disease and insulin dependent diabetes mellitus.

For a complete list of medical conditions covered, please refer to the policy conditions.

Free yourself from financial worries with optional Hospital CashAid rider

Enhance your coverage with Hospital CashAid rider[22] that provides added insurance coverage during your hospitalisation period and get protected against future unknown diseases[10]. Choose your rider term with coverage up to a maximum of age 84 (last birthday) and reduce your out-of-pocket expenses as you receive payout for each day you are hospitalised.

Benefits	Coverage
Hospital Cash Benefit[23]	**1X** SA (per day basis) Receive the sum assured (SA) of the rider for each day you stay in the hospital (up to the maximum of 750 days for the same stay in hospital).
Additional Intensive Care Unit Benefit[23,24]	**2X** SA (per day basis) Receive double the sum assured of the rider for each day you stay in the hospital and admitted to an Intensive Care Unit (ICU).
Major Impact Benefit[25]	**10X** SA (lump sum basis) Receive 10 times the sum assured of the rider in the event that you undergo a surgery or suffer from an infection (including a future unknown disease[10]), and are required to stay in the ICU for a total of 5 days or more in one hospital admission. This is only paid once per policy year.
Recovery Benefit[23,26]	**1X** SA Receive an additional sum assured of the rider for each stay in the hospital.
Guaranteed Insurability Option (GIO)	Option to purchase a new rider we offer to extend your rider's coverage without health assessment.

How Star Secure safeguards you

Mr Lim, age 28 married, non-smoker, signs up for Star Secure[8] with a sum assured of $100,000 and a premium term up to age 64. He chooses the coverage with minimum protection value[7,8] of 300% of sum assured. He also supplements his plan with the Advanced Secure Accelerator rider[13] with a sum assured of $100,000 and Early Secure Accelerator rider[15] with a sum assured of $50,000. Furthermore, to enhance his hospital coverage, he adds on Hospital CashAid rider[22] with a sum assured of $100. He pays an annual premium of $3,323[22] as of age 28.

Age 28

Mr Lim signs up for Star Secure[8] and supplements his coverage with Advanced Secure Accelerator rider[13], Early Secure Accelerator rider[15] and Hospital CashAid rider[22].

	Coverage			
	Star Secure[8]	Advanced Secure Accelerator rider[13]	Early Secure Accelerator rider[15]	Hospital CashAid rider[22]
Sum assured (SA)	**$100,000**	**$100,000**	**$50,000**	**$100**

MPV x 300%

Minimum protection value[7,8] (MPV) of 300% of sum assured and assuming MPV is higher than sum assured and bonuses

Age 36

Mr Lim is diagnosed with early stage colon cancer and stays in the hospital for 14 days.

Payout from Early Secure Accelerator rider[15]

Early and Intermediate Stage Dread Disease Benefit:
$50,000 x 300% = $150,000

Payout from Hospital CashAid rider[22]

Hospital Cash Benefit[23]:
$100 x 14 days = $1,400
Recovery Benefit[23,26]: **$100**

SA after payout	**$50,000**	**$50,000**	**$0**	**$100**

After 24 months from the date of diagnosis of early stage colon cancer
Extra coverage from Advanced Restoration Benefit[19] under
Early Secure Accelerator rider[15]

Star Secure

	Coverage			
	Star Secure[8]	Advanced Secure Accelerator rider[13]	Early Secure Accelerator rider[15]	Hospital CashAid rider[22]
Age 39	Mr Lim's wife is diagnosed with terminal illness. Mr Lim's **future premiums** of $3,323 for Star Secure[8], Advanced Secure Accelerator rider[13], Early Secure Accelerator rider[15] and Hospital CashAid rider[22] will be waived and he will receive a lump sum of 24 months premiums for his basic policy and riders under Family Waiver Benefit[8,9].			
	Payout from Star Secure[8]			
	Family Waiver Benefit[8,9]: $6,912			
SA after payout	**$50,000**	**$50,000**	**$25,000**	**$100**
			Advanced Restoration Benefit[19]	
Age 50	Mr Lim contracted an unknown disease[10] and stayed in ICU for 14 days.			
	Payout from Advanced Secure Accelerator rider[13]		**Payout from Hospital CashAid rider[22]**	
	Major Impact Benefit[14]: **($50,000 x 300%) x 50% = $75,000**		Hospital Cash Benefit[23]: **$100 x 14 days = $1,400** Additional Intensive Care Unit Benefit[23,24]: **$100 x 2 times x 14 days = $2,800** Major Impact Benefit[25]: **$100 x 10 times = $1,000** Recovery Benefit[23,26]: **$100**	
SA after payout	**$25,000**	**$25,000**	**$25,000**	**$100**
			Advanced Restoration Benefit[19]	

Star Secure

	Coverage			
	Star Secure[8]	Advanced Secure Accelerator rider[13]	Early Secure Accelerator rider[15]	Hospital CashAid rider[22]
Age 60	Mr Lim is diagnosed with advanced stage liver cancer and stays in the hospital for 120 days.			
	Payout from Advanced Secure Accelerator rider[13] Dread Disease Benefit: **$25,000 x 300% = $75,000**		**Payout from Hospital CashAid rider[22]** Hospital Cash Benefit[23]: **$100 x 120 days = $12,000** Recovery Benefit[23,26]: **$100**	
	Payout from Early Secure Accelerator rider[15] Advanced Restoration Benefit[19]: **$25,000 x 300% = $75,000**			
Policy and riders end.				
Total payout from policy and riders = $400,812				

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

If there is no claim, Mr Lim can look forward to an illustrated surrender value of $257,075[27] at age 85.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% p.a.

Should the long-term average return be 3.00% p.a., the illustrated surrender value at age 85 would be $137,953[28].

IMPORTANT NOTES

1 SmartWealth, Early Critical Illness & CI Insurance in Singapore: Guide for 2021

2 The Straits Times, Working adults have inadequate cover if critical illness strikes, says study

3 The Straits Times, Coronavirus: What we know so far

4 AsiaOne, Helping children with rare disorders

5 The Straits Times, Parliament: MOH studying option of separate fund for children with rare diseases

6 Institute of Mental Health, Singapore Mental Health Study 2016

7 For Star Secure, the minimum protection value is 100%, 200%, 300%, 400% or 500% of the sum assured before the anniversary immediately after the insured reaches the age of 70, selected at the start of the policy and is applicable upon death, total and permanent disability or terminal illness. Advanced Secure Accelerator rider's and Early Secure Accelerator rider's minimum protection value will follow Star Secure's minimum protection value.

8 Star Secure includes a non-participating compulsory rider, Star Secure – Protection Benefit. This rider pays accidental death benefit, Retrenchment Benefit, Family Waiver Benefit, and part of the minimum protection value. Please refer to the policy conditions for further details.

9 The family member means any of the following when you make a claim on the Family Waiver Benefit:
- your legal spouse if you are the insured;
- you if the insured is your legal spouse; or
- the insured's legal or natural parents if the insured is a juvenile

The benefit will not apply if the family member becomes totally and permanently disabled, becomes terminally ill or dies from any condition of the family member that is diagnosed, treated, for which a registered medical practitioner was consulted or for which the existence or onset of signs or symptoms of any illness or disease were present, before or within 2 years from the cover start date or registration of marriage date, whichever is later. This benefit is payable if the family member is of age 64 or younger, at the time we issue the policy. The Family Waiver Benefit can only be claimed once. Please refer to the policy conditions for further details.

10 An event (including a future unknown disease) leading to a surgery or an infection, and requires a stay in ICU for 5 days or more in one hospital admission, which is claimable under the Major Impact Benefit, subject to policy's terms, conditions and exclusions.

11 Accidental death benefit is payable only if the death was a result of an accident (before the anniversary immediately after insured reaches the age of 70), we will pay an additional 200% of the sum assured, on top of the death benefit, as long as he or she was not taking part in a restricted activity at the time of the accident. If the insured was taking part in a restricted activity at the time of the accident, we will only pay an additional 60% of the sum assured, on top of the death benefit. We will pay this benefit only if the death happens within 365 days of the accident.

12 Star Secure must be valid and in-force for at least 6 months from the date we issue the policy, an endorsement to include or increase any benefit, or reinstate the policy (whichever is latest) with at least 6 months of premiums paid. Only premiums on the basic policy and Star Secure – Protection Benefit compulsory rider (excluding any riders attached) will be waived up to a maximum of 6 months of premiums. The policyholder will have to pay premiums for the month that permanent paid employment starts and this benefit will end. The Retrenchment Benefit can only be claimed once.

IMPORTANT NOTES

13 Advanced Secure Accelerator is an accelerated whole life rider that provides coverage for specified dread diseases and Major Impact Benefit. We will not pay the dread disease benefit if the insured is diagnosed with the disease within 90 days from the cover start date for major cancer, heart attack of specified severity, 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 sum assured under this rider, subject to a S$25,000 maximum sum payable (not including bonuses). The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment. This will reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders attached to its basic policy by the same amount that we pay under this rider.

Please refer to the policy conditions for further details.

Cover start date refers to the date we issue the rider; or the date we issue an endorsement to include or increase a benefit; or the date we reinstate the rider (whichever is latest).

14 We will pay no more than $100,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured). The surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment. This benefit is not payable if your claim arise from the insured suffering symptoms of, had investigations for, or was diagnosed with illness any time before or within 90 days from the cover start date (except for accident). Claim under the Major Impact Benefit will reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders attached to its basic policy by the same amount that we pay under this rider. This benefit can only be claimed once. Please refer to the policy conditions for further details.

15 Early Secure Accelerator is an accelerated whole life rider that provides coverage for early and intermediate stage specified dread diseases. Any payment for an early or intermediate stage specified dread disease will reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders attached to its basic policy by the same amount we pay under this rider. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease at any time before or within 90 days from the cover start date for major cancer, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery. Please refer to the policy conditions for further details.

If you succeed in claiming the early and intermediate stage dread disease benefit, the Special and Mental Benefit and Juvenile Benefit will end. You will stop making premium payments on the rider. The rider will continue to apply for the Advanced Restoration Benefit.

You will have to attach the Advanced Secure Accelerator rider to the basic policy if you would like to add the Early Secure Accelerator rider.

16 For policies issued by us that include Special Benefit or Special and Mental Benefit, we will pay no more than $30,000 for the same condition or procedure for each insured, no matter how many of such policies we have issued to cover the same insured. Please refer to the policy conditions for further details.

17 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. The insured must survive for at least seven days from the date of diagnosis, or after having the medical procedure, before we pay this benefit.

18 We will pay no more than $350,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured).

19 You can only make a claim under the Advanced Restoration Benefit if you have previously succeeded in claiming the early and intermediate stage dread disease benefit and if your basic policy has not ended.

We will pay this benefit if the insured is diagnosed with any of the advanced stage dread diseases (stroke with permanent neurological deficit, major cancer, and heart attack of specified severity). Once we make payment under this benefit, the rider will end. We will not pay this benefit if the insured was diagnosed with the disease within 24 months after the date of diagnosis or surgical procedure, whichever applies, of any of the early or intermediate stage dread diseases. The insured must survive for at least seven days from the date of diagnosis, or after having the medical procedure, before we pay this benefit. Please refer to the policy conditions for further details.

20 Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.

IMPORTANT NOTES

21 We will pay no more than $30,000 for each insured (no matter how many policies we have issued to cover each insured) for each Juvenile Benefit. At most, we will pay this benefit five times, as long as each claim is not for the same Juvenile Benefit as any of the earlier claims.

22 For Hospital CashAid, the premium will be based on the prevailing premium rates as of the insured's age and sum assured at the anniversary. Anniversary means the last day of every 12 months from the entry date for the basic policy. Please refer to the policy conditions for further details.

23 We will not pay Hospital Cash Benefit, Additional Intensive Care Unit Benefit and Recovery Benefit where the insured stays in a hospital before or within 30 days from the cover start date (except for accidents).

24 We will pay the Additional Intensive Care Unit Benefit in addition to Hospital Cash Benefit. But if we have paid the Hospital Cash Benefit, up to a maximum of 750 days for the same stay in a hospital, we will not pay Additional Intensive Care Unit Benefit any further.

25 The surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment.

We will not pay Major Impact Benefit where the insured stays in a hospital for symptoms suffered of, had investigations for, or was diagnosed with illness any time before or within 90 days from the cover start date (except for accidents). We will pay this benefit in addition to both Hospital Cash Benefit and Additional Intensive Care Unit Benefit. We will pay this benefit to you only once per policy year. Please refer to the policy conditions for further details.

26 Recovery Benefit will only be paid once for the same stay in hospital as the Hospital Cash Benefit claim.

27 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum in the future. Returns are illustrated based on estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

28 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.00% per annum in the future. Returns are illustrated based on the estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/star-secure-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. Buying a life insurance plan is a long-term commitment on your part. If you cancel your plan prematurely, the cash value you receive may be zero or less than the premiums you have paid for the plan.

Protected up to specified limits by SDIC.

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

Information is correct as of 1 July 2021

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

About Income

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