

DIRECT Star Protect

Be protected against life's uncertainties with an affordable protection plan.

DIRECT PURCHASE INSURANCE



DID YOU KNOW

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Based on a study by the Life Insurance Association Singapore (LIA), a working adult in Singapore has a **mortality protection gap of S\$169,673** and **Critical Illness protection gap of S\$256,826¹**.

The rule of thumb for critical illness coverage is **approximately 3.9x of your annual income²**.



2

3



People are living longer but in poorer health. The life expectancy of a Singaporean is about 83.1 years. However, the average healthy life expectancy is 73.9 years and approximately 10 years would be in ill health³.

A secured future for you is our top priority. With DIRECT Star Protect, you can enjoy coverage against death, terminal illness and total and permanent disability (TPD). Get it online at your convenience - anytime, anywhere.

Why is it good for me?

1

Lifetime coverage made affordable

2

Hassle-free application at your convenience

3

Choice of premium terms

4

Option to enhance your coverage
against dread diseases with our rider⁴

DIRECT Star Protect



Lifetime coverage made affordable

With DIRECT Star Protect, you can pay from as low as \$1.05 a day⁵ for coverage⁶ in the event of death, terminal illness or total and permanent disability (TPD before age 65). You can select sum assured between \$50,000 and \$200,000.

Hassle-free application at your convenience

Already know what you need in a whole life insurance plan? Simply apply via our [online](#) portal anytime, anywhere. Alternatively, head down to purchase the DIRECT Star Protect plan directly⁷ from our conveniently located Income branches across the island.

Choice of premium terms

Depending on your lifestyle and financial ability, you can select a premium term of up to age 69 or 84 (last birthday).

Optional rider to enhance coverage

With the rider, DIRECT Dread Disease for Whole Life⁴, you can receive enhanced coverage against dread diseases⁸.

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 DIRECT Star Protect covers you against life's uncertainties

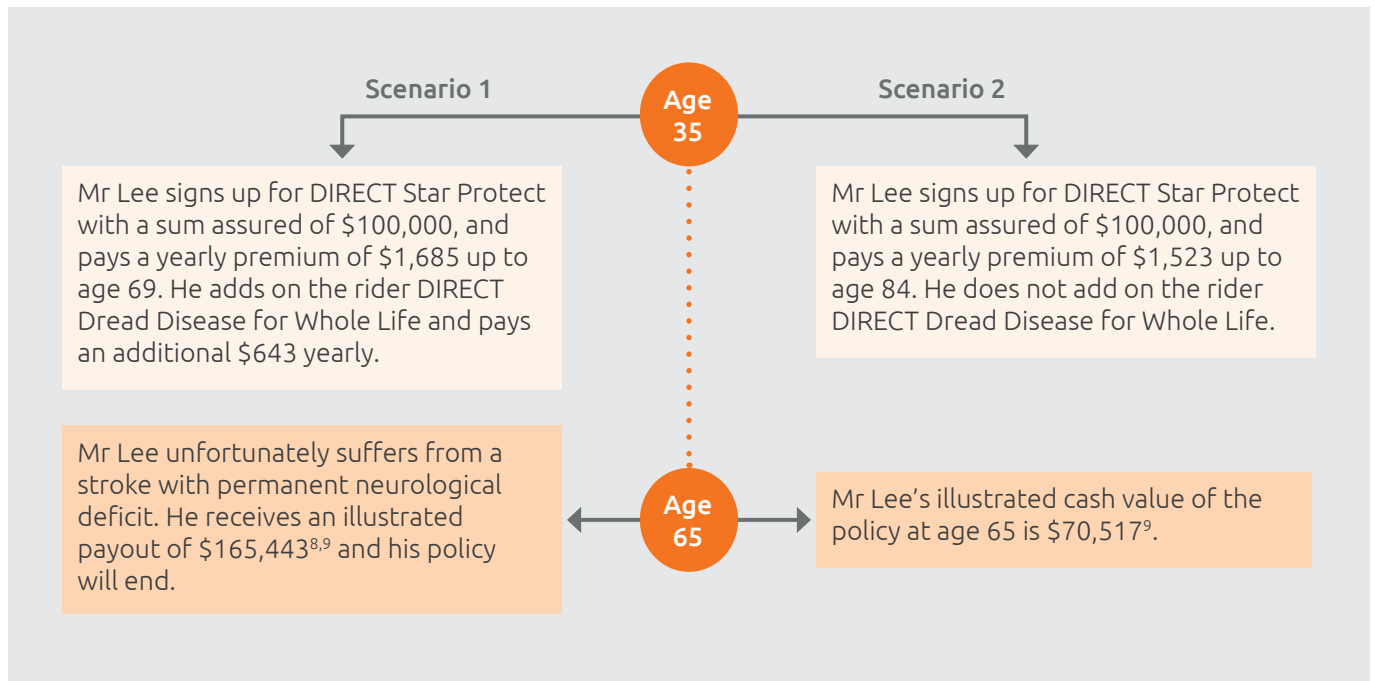


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar. The figures above are based on a 35 year old male customer.

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 payout if Mr Lee suffers a stroke with permanent neurological deficit based on Scenario 1 would be \$120,592^{8,10} and Mr Lee's illustrated cash value of the policy at age 65 based on Scenario 2 would be \$48,437¹⁰.

IMPORTANT NOTES

- 1 2017 Protection Gap Study – Singapore, <https://www.lia.org.sg/media/1332/protection-gap-study-report-2017.pdf>
- 2 2017 Protection Gap Study – Singapore (Executive Summary), https://www.lia.org.sg/media/1522/lia_pgs_executive_summary_20180426.pdf
- 3 [Look out for gaps in insurance coverage](#), The Straits Times
- 4 The sum assured of the rider, DIRECT Dread Disease for Whole Life must be equal to the sum assured of the basic policy that is, DIRECT Star Protect.
- 5 This is based on an insured (female aged 18 years old at last birthday) with DIRECT Star Protect on a sum assured of \$50,000 and pays yearly premiums up to age 84. This figure is rounded to the nearest \$0.05.
- 6 DIRECT Star Protect pays out the sum assured and bonuses in the event of death, terminal illness or total and permanent disability (TPD before age 65). Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.
- 7 This is a Direct Purchase Insurance product, with no financial advice provided. You can apply via our [online](#) portal or visit any Income branches personally to purchase this plan. The product is not available for sale through all other distribution channels of Income. The maximum sum assured per insured for all DIRECT products, regardless of the number of policies purchased with Income, is \$400,000; with a sub-limit of \$200,000 sum assured for DIRECT Whole Life products.
- 8 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), we will pay the sum assured. We will also pay any bonuses of its DIRECT Star Protect policy. The DIRECT Star Protect 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 (inclusive of any corresponding bonuses of its DIRECT Star Protect policy). 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 and any bonuses of its DIRECT Star Protect policy.

We will not pay this benefit if claim arises from major cancer, heart attack of specified severity, coronary artery by-pass surgery, or angioplasty and other invasive treatment for coronary artery, where the insured was diagnosed with the disease within 90 days from the date we issue the rider, endorsement to include or increase a benefit or reinstate the rider (whichever is the latest). For coronary artery by-pass surgery and angioplasty and other invasive treatment for coronary artery, the date of diagnosis shall refer to the date of diagnosis of the medical condition that leads to the surgical procedure, and not to the date of surgical procedure.

- 9 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.
- 10 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 estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

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.

DIRECT Star Protect



IMPORTANT NOTES

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-star-protect-policy-conditions.pdf and www.income.com.sg/direct-dread-disease-for-whole-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. 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

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.

Get in touch



VISIT our nearest branch



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CLICK www.income.com.sg



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