

Star Secure **PRO**

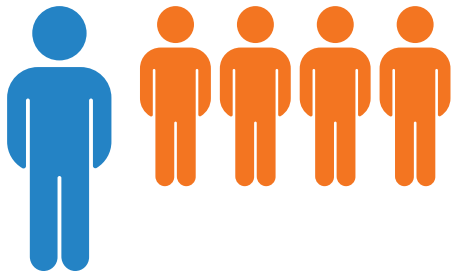
Enjoy the flexibility to choose protection level and add on comprehensive coverage for early stage dread diseases, future unknown diseases and mental illness.

WHOLE LIFE INSURANCE



DID YOU KNOW?

1



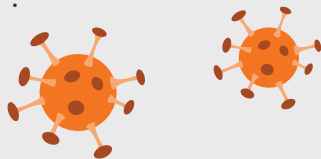
1 in every 4-5 Singaporeans may get **cancer before age 75**¹.

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 \$316,000².

3

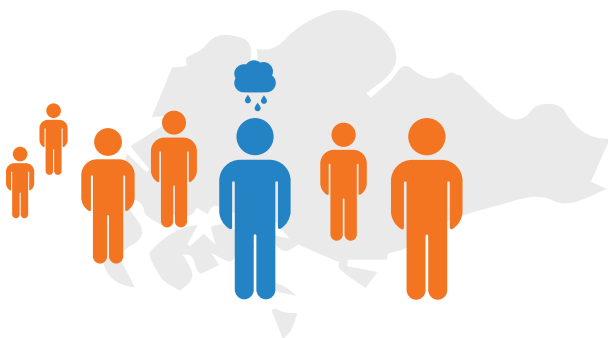
COVID-19 was an unknown disease before December 2019 and it has spread to many countries, including Singapore³. Based on a Singapore infectious diseases expert, an estimated 20% of the people infected with the coronavirus will become very ill, such as with more severe pneumonia³.



4

Lymphoid neoplasms including lymphoma, myeloma, and lymphoid leukemia are among the **top ten most common cancers** in Singapore⁴. A type of cell therapy for cancer has been approved for use in Singapore, providing another treatment option for patients with certain types of advanced blood cancers which are not in remission despite having gone through other forms of treatment, and **Singapore is the first country in Southeast Asia to offer this treatment**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 conditions⁶.

Star Secure Pro provides you with your desired protection level. You can choose coverage of up to 500%^{7,8} of the sum assured up to age 75 or 80 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 riders, so you can truly enjoy peace of mind. Advanced Life Accelerator rider includes the Major Impact Benefit that safeguards you against future unknown diseases¹⁰, and Early Life Accelerator rider's Special Therapy Benefit¹¹ which is the first in Singapore that provides you with extra coverage for cell, tissue and gene therapy in the event of a catastrophic cancer. Together, they cover early, intermediate and advanced stage dread diseases and boost your total coverage to 152 conditions.

Why is it good for me?

1

Flexibility to choose your protection level up to 500%^{7,8}
of sum assured up to age 75 or 80, depending on your needs

2

Up to an additional 30% of sum assured for accidental death^{8,12}

3

Premiums waived upon retrenchment^{8,13}

4

Reduce your financial burdens should the unfortunate happen to your family member^{8,9} with Family Waiver Benefit

5

Add Advanced Life Accelerator rider¹⁴ for coverage against dread diseases and future unknown diseases¹⁰ with Major Impact Benefit¹⁵

6

Add Early Life Accelerator rider¹⁶ for protection against conditions such as mental illness^{17,18}, comprehensive coverage of up to \$350,000¹⁶ for early and intermediate stage of dread diseases, and continue to be protected with Advanced Restoration Benefit¹⁹ and Special Therapy Benefit¹¹

Choose your desired coverage from 5 levels of protection

Star Secure Pro 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 up to age 75 or 80.



Event	Coverage before the anniversary immediately after the insured reaches age of 75 or age of 80				
<ul style="list-style-type: none">• 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 75 or age of 80				
<ul style="list-style-type: none">• 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 30% of your sum assured on top of your death benefit if death is due to an accident^{8,12} (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} can be stressful. With Family Waiver Benefit, we hope to reduce your financial burdens so you may focus on what matters most.

Coverage before the anniversary immediately after the family member reaches the age of 70			
	For couples	Coverage for your spouse, your future premiums for your basic policy and riders will be waived.	
			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^{8,13}. 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 Life Accelerator rider for additional peace of mind

Add Advanced Life Accelerator rider¹⁴ for comprehensive coverage against 56 specified dread diseases. This rider also safeguards you against future unknown diseases¹⁰ with Major Impact Benefit¹⁵.

Coverage for specified dread diseases

Event	Coverage before the anniversary immediately after the insured reaches age of 75 or age of 80				
Diagnosis of specified dread disease ¹⁴	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 75 or age of 80				
	Rider's sum assured plus pro-rated bonuses ²⁰ of the basic policy				

Major Impact Benefit

With Major Impact Benefit¹⁵, be protected against future unknown diseases¹⁰ or serious infection. Before the policy anniversary immediately after you reach the age of 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 75 or age of 80
<ul style="list-style-type: none"> Undergo surgery or suffer from infection and Require a stay of 5 days or more in ICU 	Higher of 20% of the rider's sum assured plus pro-rated bonuses ²⁰ of the basic policy; or 20% of the rider's minimum protection value ^{7,8}
	Coverage on or after the anniversary immediately after the insured reaches age of 75 or age of 80
	20% of the rider's sum assured plus pro-rated bonuses ²⁰ of the basic policy

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

Further enhance your protection with Early Life Accelerator rider¹⁶, which boosts your total coverage to 152 conditions and covers up to \$350,000¹⁶ for early and intermediate stage dread diseases. With Special Therapy Benefit¹¹, get extra coverage for cell, tissue and gene therapy in the event of a catastrophic cancer, which is a first in Singapore.

Coverage for early and intermediate stage dread diseases

Event	Coverage before the anniversary immediately after the insured reaches age of 75 or age of 80				
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 75 or age of 80				
	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
<ul style="list-style-type: none"> Stroke with permanent neurological deficit; Major cancer; or Heart attack of specified severity 	Coverage before the anniversary immediately after the insured reaches age of 75 or age of 80
	20% of the rider's minimum protection value ^{7,8}
	Coverage on or after the anniversary immediately after the insured reaches age of 75 or age of 80
	20% of the rider's sum assured

Special and Mental Benefit and Juvenile Benefit

The Special and Mental Benefit^{17,18} provides a payout of 30% of the rider's sum assured to cover you against 15 conditions. The Special Benefit^{17,18} covers you against 10 conditions like diabetic complications and Zika before age 85. The Mental Benefit^{17,18} 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^{18,21} provides a payout of 20% of the rider's sum assured to cover insured persons below the age of 18 years old for 15 conditions, including Kawasaki disease and insulin dependent diabetes mellitus.

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

Special Therapy Benefit










Receive extra protection for catastrophic cancer such as leukemia, lymphoma and stage 4 malignant tumour which requires you to undergo cell, tissue and gene therapy¹¹. It is a type of cell therapy for cancer that has been approved for use in Singapore, providing another treatment option for patients with certain types of advanced blood cancer. Several studies have shown significant improved patient outcomes with durable responses, and Singapore is the first country in Southeast Asia to offer this treatment⁵.

Event	Coverage before the anniversary immediately after the insured reaches age of 75 or age of 80
<ul style="list-style-type: none"> • Diagnosis of catastrophic cancer and • Undergo cell, tissue and gene therapy 	20% of the rider's minimum protection value ^{7,8}
	Coverage on or after the anniversary immediately after the insured reaches age of 75 or age of 80
	20% of the rider's sum assured

Free yourself from financial worries with optional Hospital CashAid rider




Enhance your coverage with Hospital CashAid rider²² that provides added insurance coverage during your hospitalisation period and get protected against future unknown diseases¹⁰.



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 Pro safeguards you

Mr Lim, age 28 married, non-smoker, signs up for Star Secure Pro⁸ with a sum assured of \$100,000 and a premium term of 20 years. He chooses the coverage with minimum protection value^{7,8} of 300% of sum assured up to age 75. He also supplements his plan with the Advanced Life Accelerator rider¹⁴ with a sum assured of \$100,000 and Early Life Accelerator rider¹⁶ with a sum assured of \$50,000. He pays an annual premium of \$4,343.

Age 28		Mr Lim signs up for Star Secure Pro ⁸ and supplements his coverage with Advanced Life Accelerator rider ¹⁴ and Early Life Accelerator rider ¹⁶ .		
 Sum assured (SA)	Coverage			
	Star Secure Pro ⁸	Advanced Life Accelerator rider ¹⁴	Early Life Accelerator rider ¹⁶	
	\$100,000	\$100,000	\$50,000	
	Minimum protection value ^{7,8} (MPV) of 300% of sum assured up to age 75 and assuming MPV is higher than sum assured and bonuses			
Age 36		Mr Lim was diagnosed with early stage colon cancer.		
 SA after payout	Payout from Early Life Accelerator rider ¹⁶			
	Early and Intermediate Stage Dread Disease Benefit: \$50,000 x 300% = \$150,000			
	\$50,000	\$50,000	\$0	
		Early Life Accelerator rider¹⁶ will continue providing: <ul style="list-style-type: none"> Advanced Restoration Benefit¹⁹ after 24 months from the date of diagnosis of early stage colon cancer Special Therapy Benefit¹¹ 		

		Coverage					
		Star Secure Pro ⁸		Advanced Life Accelerator rider ¹⁴		Early Life Accelerator rider ¹⁶	
Age 39		Mr Lim's wife was diagnosed with terminal illness. Mr Lim's future premiums of \$1,808 for Star Secure Pro ⁸ and Advanced Life Accelerator rider ¹⁴ 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 Pro ⁸					
		Family Waiver Benefit ^{8,9} : \$9,035					
SA after payout		\$50,000		\$50,000		\$10,000	
						- Advanced Restoration Benefit ¹⁹ - Special Therapy Benefit ¹¹	
Age 50		Mr Lim contracted an unknown disease ¹⁰ and stayed in ICU for 7 days.					
		Payout from Advanced Life Accelerator rider ¹⁴					
		Major Impact Benefit ¹⁵ : (\$50,000 x 300%) x 20% = \$30,000					
SA after payout		\$40,000		\$40,000		\$10,000	
						- Advanced Restoration Benefit ¹⁹ - Special Therapy Benefit ¹¹	


		Coverage		
		Star Secure Pro ⁸	Advanced Life Accelerator rider ¹⁴	Early Life Accelerator rider ¹⁶
Age 60	Mr Lim was diagnosed with advanced stage lymphoma and had to undergo cell, tissue and gene therapy ¹¹ .			
		Payout from Advanced Life Accelerator rider¹⁴		
		Dread Disease Benefit: (\$40,000 x 300%) = \$120,000		
		Payout from Early Life Accelerator rider¹⁶		
		Advanced Restoration Benefit ¹⁹ : \$10,000 x 300% = \$30,000		
		Special Therapy Benefit ¹¹ : \$10,000 x 300% = \$30,000		
		Policy and riders end.		
		Total payout from policy and riders = \$369,035		

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 \$191,674²⁷ at age 85.

The illustrated surrender value above is not guaranteed and is 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 \$122,192²⁸.

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 National Registry of Diseases Office, [Singapore Cancer Registry Annual Report 2019](#)
- 5 CNA, [‘Breakthrough’ therapy for the most common type of leukaemia among children approved in Singapore](#)
- 6 Institute of Mental Health, [Singapore Mental Health Study 2016](#)
- 7 Minimum protection value means a percentage of the sum assured shown in the policy schedule. The minimum protection value is applicable before the anniversary immediately after the insured reaches the age of 75 or age of 80. The applicable age will be based on the option selected by you as shown in the policy schedule. You cannot change the minimum protection value and its applicable age which you chose at the start of the policy.
- 8 Star Secure Pro includes a non-participating compulsory rider, Star Secure Pro – 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.

We will pay this benefit only if the family member is of age 64 years old or younger, as of his or her last birthday, at the time we issue the policy. 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 We will only pay this benefit if the insured is diagnosed with catastrophic cancer which require the insured to undergo cell, tissue and gene therapy. For policies we have issued that have Special Therapy Benefit, we will pay no more than S\$50,000 (excluding bonuses) for each insured (no matter how many policies we have issued to cover each insured). We will not pay this benefit if the insured suffered symptoms of, was investigated for, or was diagnosed with the disease any time before or within 90 days from the cover start date. We will only pay this benefit if the basic policy has not ended.
- 12 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 30% 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 10% 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.
- 13 You must have paid at least 6 months’ premiums, your retrenchment must have taken place no earlier than 6 months after the cover start date and you have not been able to find employment for three months in a row after being retrenched. Only premiums on the basic policy and Star Secure Pro – Protection Benefit compulsory rider (excluding any riders attached) will be waived up to 6 months. This benefit can only be claimed once. Please refer to the policy contract for further details.

IMPORTANT NOTES

- 14 Any payment under this rider will form an accelerated payment, and reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders by the same amount that we pay under this rider. 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 higher of 10% of this rider's sum assured and corresponding pro-rated bonuses of the basic policy or 10% of the rider's minimum protection value (when MPV applies), subject to a S\$25,000 (not including bonus). Please refer to the policy conditions for further details.
- 15 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 of 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.
- 16 Any payment made for early and intermediate stage dread disease benefit under this rider will form an accelerated payment, and reduce the sum assured and any bonuses of this rider, its basic policy and other accelerated riders by the same amount that 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. 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).
- If you are successful in claiming the early and intermediate stage dread disease benefit, we will not pay future claims on Special and Mental Benefit, and Juvenile Benefit.
- You will stop making premium payments on this rider. The rider will continue to apply for the Advanced Restoration Benefit and Special Therapy Benefit during this period even though you are not paying the premiums.
- 17 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.
- 18 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.
- 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 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.
- 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).

IMPORTANT NOTES

- 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.

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Protected up to specified limits by SDIC.

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

Information is correct as at 1 September 2022

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

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve 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 Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit www.income.com.sg.

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