income
made different

Corporatised Entities Group Insurance Scheme

TERM LIFE INSURANCE

Affordable protection for employees of corporatised organisations and their families.

Now you and your family can be protected 365 days a year, anywhere in the world. Corporatised Entities Group Insurance Scheme (CEGIS) is an affordable term life insurance plan specially designed for you so that you have less to worry about when it comes to the well-being of your loved ones.

Why is it good for me?

1. **24-hour worldwide coverage** against Death, Total and Permanent Disability and Permanent and Partial Disability (PPD due to an accident)[1]
2. **Get extra protection** with 37 Critical Illnesses[2] coverage (optional rider)
3. **Receive additional payouts** in the event of Death due to an accident and Total and Permanent Disability
4. **Affordable premium rates** for you and your family

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Extra protection with additional critical illness coverage

For as low as $0.37[3] a day, you can be protected against Death, Total and Permanent Disability (TPD), Permanent and Partial Disability (PPD due to an accident)[1] and 37 Critical Illnesses[2], including major cancer, heart attack of specified severity and stroke with permanent neurological deficit.

Additional payout to help your loved ones financially

In the event of death, we pay the sum assured. However, if death happens due to an accident, we pay the sum assured plus an additional 25% of the sum assured.

In the event of TPD, we pay the sum assured plus an additional 1% of the sum assured in equal monthly payouts for the next 24 months or until you reach the age of 65 or upon death, whichever is earliest.

Affordable premium rates

You can choose the sum assured in multiples of $10,000 for you and your spouse[4], up to a maximum of $300,000 for CEGIS Term Life Coverage and up to a maximum of $200,000 for 37 Critical Illness Rider each.

For a monthly premium of $14[5], your child[4] can enjoy a maximum sum assured of $100,000 for CEGIS Term Life Coverage and an additional $100,000 for 37 Critical Illness Rider.

(A) CEGIS Term Life Coverage (Death, TPD and PPD Cover)

Age next birthday (years)	Monthly premium[6] for sum assured				
	$10,000	$50,000	$100,000	$200,000	$300,000
2 to 18	$0.70	$3.50	$7.00	$14.00	$21.00
19 to 45	$0.80	$4.00	$8.00	$16.00	$24.00
46 to 50	$1.20	$6.00	$12.00	$24.00	$36.00
51 to 55	$2.10	$10.50	$21.00	$42.00	$63.00
56 to 60	$3.00	$15.00	$30.00	$60.00	$90.00
61 to 65	$3.80	$19.00	$38.00	$76.00	$114.00
66	$6.20	$31.00	$62.00	$124.00	$186.00
67	$7.80	$39.00	$78.00	$156.00	$234.00
68	$9.80	$49.00	$98.00	$196.00	$294.00
69	$12.30	$61.50	$123.00	$246.00	$369.00
70	$15.40	$77.00	$154.00	$308.00	$462.00

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(B) 37 Critical Illness Rider

Age next birthday (years)	Monthly premium[6] for sum assured			
	$10,000	$50,000	$100,000	$200,000
2 to 18	$0.70	$3.50	$7.00	$14.00
19 to 45	$1.40	$7.00	$14.00	$28.00
46 to 50	$3.60	$18.00	$36.00	$72.00
51 to 55	$5.90	$29.50	$59.00	$118.00
56 to 60	$8.10	$40.50	$81.00	$162.00
61 to 65	$13.20	$66.00	$132.00	$264.00
66	$17.00	$85.00	$170.00	$340.00
67	$21.30	$106.50	$213.00	$426.00
68	$26.60	$133.00	$266.00	$532.00
69	$33.30	$166.50	$333.00	$666.00
70	$41.60	$208.00	$416.00	$832.00

(C) CEGIS Term Life Coverage with 37 Critical Illness Rider^

CEGIS Term Life Coverage + 37 Critical Illness Rider	Sum assured				
	$10,000 + $10,000	$50,000 + $50,000	$100,000 + $100,000	$200,000 + $200,000	$300,000 + $200,000
Age next birthday (years)	Monthly premium[6]				
2 to 18	$1.40	$7.00	$14.00	$28.00	-
19 to 45	$2.20	$11.00	$22.00	$44.00	$52.00
46 to 50	$4.80	$24.00	$48.00	$96.00	$108.00
51 to 55	$8.00	$40.00	$80.00	$160.00	$181.00
56 to 60	$11.10	$55.50	$111.00	$222.00	$252.00
61 to 65	$17.00	$85.00	$170.00	$340.00	$378.00
66	$23.20	$116.00	$232.00	$464.00	$526.00
67	$29.10	$145.50	$291.00	$582.00	$660.00
68	$36.40	$182.00	$364.00	$728.00	$826.00
69	$45.60	$228.00	$456.00	$912.00	$1,035.00
70	$57.00	$285.00	$570.00	$1,140.00	$1,294.00

^ The monthly premium in Table C = monthly premium for selected sum assured under CEGIS Term Life Coverage in Table A + monthly premium for selected sum assured under 37 Critical Illness Rider in Table B. You will continue to be covered for Death, TPD and PPD even after a critical illness claim payout.

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Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to the policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is approved.

Hassle-free application

You can simply call our hotline at 6332 1133 or email us at healthcare@income.com.sg.

Alternatively, you can complete and submit the application form directly to Income.

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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 advisors 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.

As a social enterprise, 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 2019, Income had $41.9 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

CALL 6332 1133

EMAIL healthcare@income.com.sg

CLICK www.income.com.sg

IMPORTANT NOTES

1 Permanent and Partial Disability must happen within 365 days from the date of the accident. Table of Compensation will apply for Permanent and Partial Disability due to an accident before the age of 65. Please refer to the Table of Compensation on our website.

2 Please refer to the list of 37 critical illnesses on our website. The sum assured for 37 Critical Illness Rider must not be higher than the sum assured of the CEGIS Term Life Coverage. A survival period of 30 days from the date the insured is diagnosed with the critical illness will apply. For major cancer, coronary artery by-pass surgery, heart attack of specified severity, angioplasty and other invasive treatment for coronary artery and other serious coronary artery disease, a waiting period of 90 days from the insured's start date of the cover or reinstatement date of the cover (if any), whichever is later will apply. For the other remaining critical illnesses, a waiting period of 30 days from the insured's start date of cover or reinstatement date of the cover (if any), whichever is later will apply.

3 Premium rate is applicable only to insured aged 19 to 45 (age next birthday) for sum assured at $50,000 for the CEGIS Term Life Coverage and $50,000 for the 37 Critical Illness Rider.

4 Your spouse and children will be eligible to apply for cover if you, as an employee of the corporatised organisation, are insured under the plan. You will need to be insured under CEGIS Term Life Coverage before your spouse and children can apply for cover under the plan. To apply for 37 Critical Illness Rider for your spouse and children, they must be insured with CEGIS Term Life Coverage and you must be insured under the 37 Critical Illness Rider. The sum assured for your spouse or children must not be more than your sum assured unless we have reduced your sum assured due to underwriting reasons.

5 Premium rate is applicable only to insured aged 2 to 18 (age next birthday).

6 Premium rates are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

This is for general information only. You can find the usual terms and conditions of this plan in the master policy contract issued to your organisation. The cover for this plan will automatically end upon the termination of the master policy by either Income or your organisation. 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.

CEGIS is underwritten by Income.

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 August 2020