

Build
— a —
Steadfast
Future

DIRECT – Whole Life

DIRECT PURCHASE INSURANCE

Lifetime coverage for a steady future.
Available for purchase only at Income branches.

Build a steadfast future with DIRECT - Whole Life, a whole life insurance plan. With affordable premiums, you can enjoy life insurance coverage for a peace of mind.

Why is it good for me?

- 1 **Hassle-free** purchases
- 2 **Protection for a peace of mind**
- 3 Option to **enhance coverage** with the DIRECT – Dread Disease Rider for Whole Life¹
- 4 Choice of **premium payment** terms

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Hassle-free purchases

Already know what you need in a whole life insurance plan? Head down to purchase the DIRECT - Whole Life plan directly² from our conveniently located Income branches across the island.

Protection for a peace of mind

DIRECT - Whole Life provides you with coverage³ in the event of death, terminal illness or total and permanent disability (TPD before age 65).

Option to enhance coverage with the DIRECT – Dread Disease Rider for Whole Life

With the DIRECT – Dread Disease Rider for Whole Life¹, you can receive coverage for dread disease⁴.

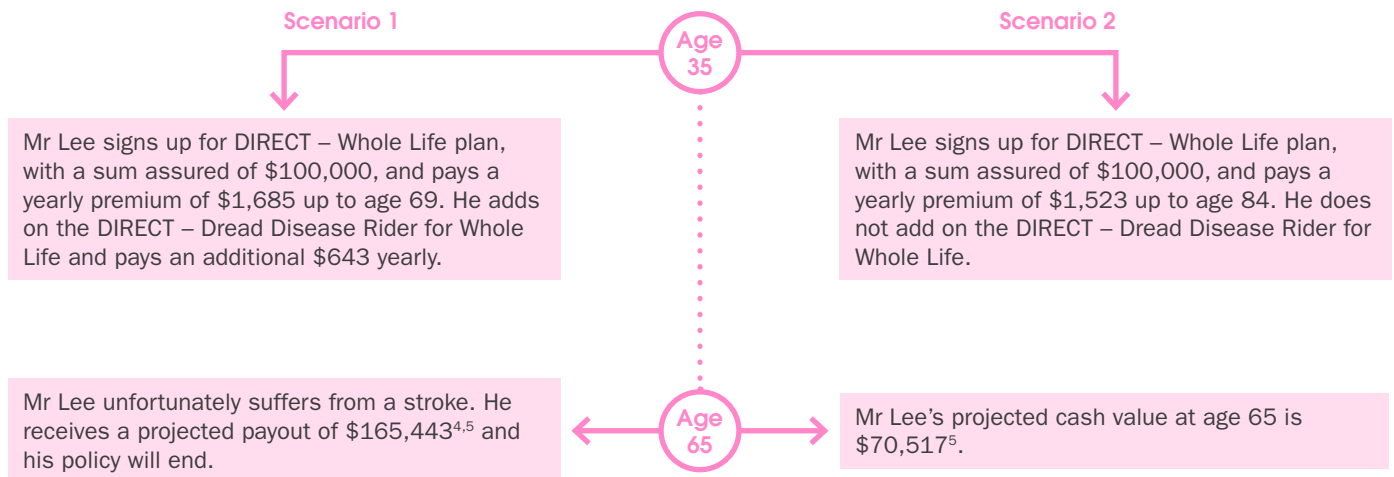
Choice of premium payment terms

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

DIRECT – Whole Life

DIRECT PURCHASE INSURANCE

How DIRECT – Whole Life helps you to build a steadfast future



The above figures are for illustrative purpose only.

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.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 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, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch



VISIT our nearest branch



CALL 6788 1122



CLICK www.income.com.sg

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IMPORTANT NOTES

- 1 The sum assured of the DIRECT – Dread Disease Rider for Whole Life must be equal to the sum assured of the basic policy that is, DIRECT – Whole Life.
- 2 This is a Direct Purchase Insurance product, with no financial advice provided. You must 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 (DIRECT – Term (renewable), DIRECT – Term (non-renewable) and DIRECT – Whole Life), regardless of the number of policies purchased with Income, is \$400,000; with a maximum sub-limit of \$200,000 sum assured for DIRECT – Whole Life.
- 3 DIRECT - Whole Life 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.
- 4 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 – Whole Life policy. The DIRECT – Whole Life 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 Whole Life 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 – Whole Life policy.
A waiting period of 90 days will apply from the date of rider issue, inclusion or increase of any benefit, or rider reinstatement (whichever is latest) for major cancers, heart attack, coronary artery by-pass surgery, or angioplasty and other invasive treatment for coronary artery.
- 5 The figures in the illustrations are not guaranteed and are projected based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% per annum in the future. Returns are projected 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.

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/directwhole-life-policy-conditions.pdf and www.income.com.sg/direct-dread-disease-rider-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 adviser 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 can be substantially less than the premiums you have paid for the plan.

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).

Information is correct as of 22 July 2016