



Greater
Protection
For You
— and —
Your Family

Plus! Term Life Insurance

TERM LIFE INSURANCE

Affordable protection exclusively for Plus! Visa and NTUC Plus! Visa cardholders.

Greater protection does not necessarily always come at a higher cost. Plus! Term Life Insurance offers affordable insurance protection for you and your family¹ against life's uncertainties. Now, you can enjoy greater peace of mind without putting a strain on your family's financial status.

Why is it good for me?

- 1 **Affordable insurance protection** for as little as \$0.30 a day²
- 2 **Coverage against death and total and permanent disability**
- 3 **Receive two times the full sum assured** in the event of death due to an accident

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Greater coverage at affordable premiums

Plus! Term Life Insurance provides protection for your family against death and total and permanent disability for as little as \$0.30 a day². You can be rest assured that no matter what the future holds, you and your loved ones will be protected.

Two times the full sum assured in the event of death due to an accident

In the event of death, we pay the sum assured. However, if death happens due to an accident, we pay two times the full sum assured at no extra cost.

Application made easy

Application is hassle-free. To sign up, simply submit your application online or download a copy of the application form at www.income.com.sg.

Premium table

Age next birthday (years)	Monthly premium ³ for sum assured				
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000
1 to 18	\$0.70	\$3.50	\$7.00	-	-
19 to 35	\$0.90	\$4.50	\$9.00	\$13.50	\$18.00
36 to 40	\$1.00	\$5.00	\$10.00	\$15.00	\$20.00
41 to 45	\$1.30	\$6.50	\$13.00	\$19.50	\$26.00
46 to 50	\$1.80	\$9.00	\$18.00	\$27.00	\$36.00
51 to 55	\$2.50	\$12.50	\$25.00	\$37.50	\$50.00
56 to 60	\$3.70	\$18.50	\$37.00	\$55.50	\$74.00
61 to 65	\$5.00	\$25.00	\$50.00	\$75.00	\$100.00

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.

The sum assured is available in multiples of \$10,000, up to \$200,000 each for you and your husband or wife⁴ and up to \$100,000 for your child⁵.

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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 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

 **EMAIL** healthcare@income.com.sg

 **CALL** 6332 1133

 **CLICK** www.income.com.sg

IMPORTANT NOTES

- 1 Your husband or wife and children will be eligible to apply for cover if you, as the Plus! Visa or NTUC Plus! Visa credit- or debit-card principal cardholder, are insured under the plan. The sum assured for your husband or wife or child must not be more than your sum assured unless we have reduced your sum assured due to underwriting reasons. If you end your policy, the policy for your husband or wife and children will also end.
- 2 Premium rate is applicable only to insured aged 19 to 35 years old (age next birthday) for a sum assured of \$100,000.
- 3 Premiums must be paid using the principal cardholder's Plus! Visa or NTUC Plus! Visa credit- or debit-card. All coverage will end if the principal cardholder fails to maintain at least one principal Plus! Visa or NTUC Plus! Visa card issued by OCBC Bank.
- 4 You and your husband or wife must be at least 21 years old when you apply for cover. The oldest you and your husband or wife can take up this policy is age 60. The coverage for you, your husband or wife will end when you reach the age of 65. The coverage for your husband or wife will also end if you are separated or divorced from your husband or wife.
- 5 Your child must be at least 15 days old when you apply for cover. The oldest your child can take up this policy is age 17. Your child's cover will end when your child reaches the age of 25 (exclude any claim or loss related to full time National Service).

This is for general information only. You can find the usual terms, conditions and exclusions of Plus! Term Life Insurance in the master policy contract issued to Oversea-Chinese Banking Corporation Limited ("OCBC Bank"). The cover for Plus! Term Life Insurance will automatically end upon the termination of the master policy by either Income or OCBC Bank. 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.

Plus! Term Life Insurance is underwritten by Income.

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