



Live life
to the
Maximum

VivoCare 100

WHOLE LIFE INSURANCE

More than 100 medical conditions.
Your comprehensive coverage.

VivoCare 100 provides comprehensive coverage against more than 100 medical conditions, including early, intermediate and advanced stages of dread diseases¹ and medical conditions under the special benefit². You can now give yourself the assurance that you will be well taken care of.

Why is it good for me?

- 1** **Covers more than 100 medical conditions** for early, intermediate, and advanced stages of dread diseases¹, including those under the special benefit²
- 2** Covers 10 medical conditions under the **juvenile benefit**³
- 3** **Future premiums waived** with purchase of optional riders⁴
- 4** **Sum assured remains intact** even after claim for early stage of dread disease⁵

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Covers more than 100 medical conditions

You will be covered for 98 medical conditions under different stages of dread diseases¹, and 10 medical conditions under the special benefit². Even at the onset of early stage dread diseases, you will receive financial support that allows you to seek prompt treatment.

For a complete list of medical conditions covered, please refer to the policy conditions at www.income.com.sg/vivocare-100-policy-conditions.pdf.

Covers 10 medical conditions under the juvenile benefit

VivoCare 100 covers insured persons below the age of 18 years old for 10 medical conditions³, including severe haemophilia and insulin dependent diabetes mellitus.

For a complete list of medical conditions covered, please refer to the policy conditions at www.income.com.sg/vivocare-100-policy-conditions.pdf.

Sum assured remains intact even after claim for early stage of dread disease

After an early stage dread disease claim, the remaining basic sum assured⁶ will still be payable for the intermediate or advanced stage dread disease⁵ (subject to a cap of \$150,000 for intermediate stage dread disease) provided that the diagnosis dates of the early stage and later stage dread disease are at least 6 months apart.

Choose your preferred premium payment term

You may opt for premium payment term of 15, 20 or 25 years, or choose to pay up to age 64 or 84 (last birthday).

Future premiums waived with purchase of optional riders

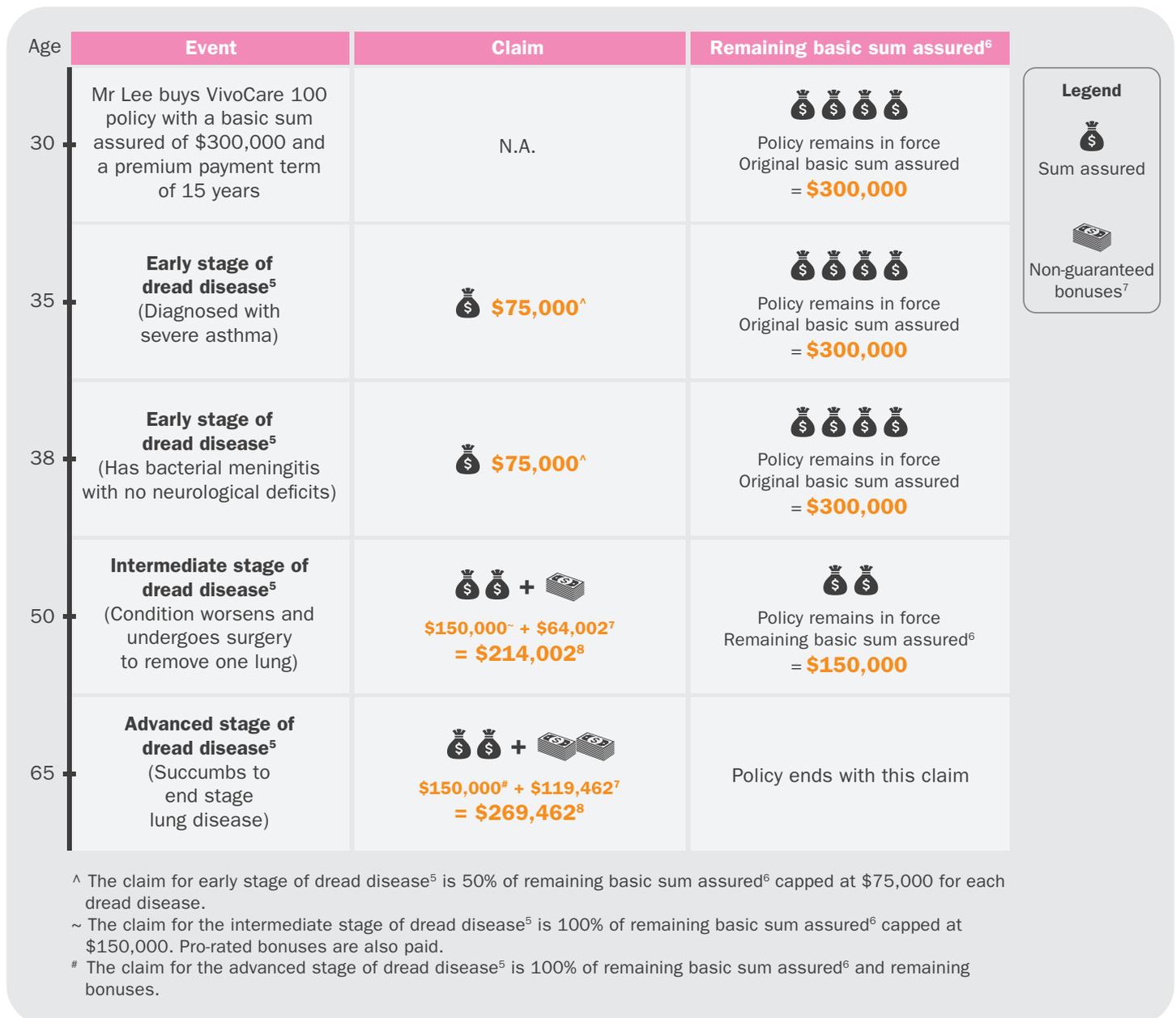
Scenario	Optional rider ⁴ available	Premiums waived if the following events or diagnosis happens to the policyholder					
		Death	Total and permanent disability (TPD before age 70)	Early stage dread disease	Intermediate stage dread disease	Advanced stage dread disease	Terminal illness
If policyholder and insured are the same person	VivoCare 100 - Waiver Basic	✗	✗	✓	✓	✗	✗
If policyholder and insured are different persons	Payor Premium Wavier	✓	✓	✗	✗	✗	✗
	VivoCare 100 - Waiver Plus	✓	✓	✓	✓	✓	✓

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How VivoCare 100 protects you

Mr Lee, age 30, is looking for a life insurance plan that covers dread diseases. He signs up for VivoCare 100 with a basic sum assured of \$300,000 and premium payment term of 15 years.



Diagrams are not drawn to scale and the figures used are for illustrative purpose only.

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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



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 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 date of policy issue, inclusion or increase of any benefit, or policy reinstatement (whichever is latest) for all stages of major cancers, heart attack of specified severity, other serious coronary artery disease and coronary artery by-pass surgery. The insured must survive for at least seven days after diagnosis, or after having the medical procedure, before we pay the early stage dread disease benefit.
We will only pay for the higher staged claim if the diagnosis date of each stage is within six months for any early and advanced stage diagnoses of the same dread disease; or early and intermediate stage diagnoses of the same dread disease.
- 2 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 date of policy issue, inclusion or increase of any benefit, or policy reinstatement (whichever is latest). 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. A maximum of five claims for five different medical conditions are allowed. For each of the medical condition, the benefit will be 20% of the remaining basic sum assured, capped at \$30,000 for each insured. Coverage is provided before the insured reaches age 85.
- 3 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 date of policy issue, inclusion or increase of any benefit, or policy reinstatement (whichever is latest). 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. A maximum of five claims for five different medical conditions are allowed. For each of the medical condition, the benefit will be 30% of the remaining basic sum assured, capped at \$30,000 for each insured. Coverage is provided before the insured reaches age 18.
We will not pay for any congenital defect or disease which has shown its signs or was diagnosed before the insured reaches the age of six for the juvenile benefit, unless the claim is for osteogenesis imperfecta, severe haemophilia, or Type I juvenile spinal amyotrophy.
- 4 If any rider is attached, you will have to undergo health underwriting. The main plan is also subjected to underwriting. Please refer to the policy contract for the precise terms, conditions and exclusions for the respective riders.

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IMPORTANT NOTES

5 Early stage dread disease benefit:

Total benefit payable for all early stage dread disease claim is up to 50% of the remaining basic sum assured. For each claim, up to 50% of remaining basic sum assured capped at \$75,000 is payable. Each claim paid for an early stage dread disease will not reduce the remaining basic sum assured and bonuses. If we have paid an intermediate stage claim earlier, any subsequent claim for early stage dread disease benefit for the same dread disease is not payable.

However, a claim admitted under early stage of coronary artery by-pass surgery will terminate all benefits under early stage of other serious coronary artery disease. Similarly, a claim admitted under early stage of other serious coronary artery disease will terminate all benefits under early stage of coronary artery by-pass surgery.

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. If the insured does not survive seven days after diagnosis of the early stage dread disease or after having the medical procedure, the claim made will be treated as an advance payment for the death benefit.

Intermediate stage dread disease benefit:

The benefit for each intermediate stage dread disease claim is 100% of the remaining basic sum assured (capped at \$150,000) and pro-rated bonuses. Each claim paid for an intermediate stage dread disease will reduce the remaining basic sum assured and bonuses. Subsequent premiums, claims and cash values will be paid based on the remaining basic sum assured and bonuses. The policy will end when the remaining basic sum assured becomes zero.

Advanced stage dread disease benefit:

If we have paid for an early or intermediate stage claim earlier, the benefit will be 100% of the remaining basic sum assured and remaining bonuses. Once we pay for an advanced stage dread disease, the policy will end immediately.

Multiple claims:

If there are two or more claims made under different dread diseases, and the claims arise from the same event, we will only pay for one claim, which is the higher staged or highest staged claim. We will not pay for both (or all) claims.

6 Remaining basic sum assured means the original sum assured less any payment made for intermediate stage dread disease.

7 Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.

8 The figures in the illustration 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.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/vivocare-100-policy-conditions.pdf. 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. 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 16 September 2016