



Live with
Peace
of
Mind

VivoLife

WHOLE LIFE INSURANCE

Flexible payment terms.
A lifetime of protection.

Your comprehensive coverage for life. VivoLife gives you the flexibility to choose from 3 levels of protection¹ for you and your loved ones. In case of accidental death², receive extra protection of up to an additional 200% of the sum assured, on top of the death benefit. What's more, supplement your coverage with the Early Protect Accelerator rider to boost your total coverage to 121 medical conditions.

Why is it good for me?

- 1 Choose from **3 levels of protection¹** (up to **350%** of sum assured)
- 2 Up to an **additional 200%** of sum assured for **accidental death²**
- 3 **Premiums waived** upon **retrenchment³**
- 4 Add **Early Protect Accelerator rider⁴** for more well-rounded protection
 - Boost total coverage to **121 medical conditions**
 - High payout of **up to \$350,000⁵** for early and intermediate stage dread diseases
 - **Advanced Restoration Benefit⁶** covers **stroke, major cancers and heart attack of specified severity**

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Choose from 3 levels of protection that works best for you

Get the protection you need:

Plan type	Minimum protection value ¹
VivoLife 125	125% of sum assured
VivoLife 180	180% of sum assured
VivoLife 350	350% of sum assured

Benefits you can count on:

Event	VivoLife 125	VivoLife 180	VivoLife 350
Before age 70			
- Death	Higher of sum assured plus bonuses ⁸ or		
- Total and permanent disability (TPD)	125% of sum assured	180% of sum assured	350% of sum assured
- Diagnosis of dread disease ⁷			
- Accidental death ²	Up to 200% of sum assured on top of death benefit		
On or after age 70			
- Death	Sum assured plus bonuses ⁸		
- Diagnosis of dread disease ⁷			

VivoLife covers 40 dread diseases including stroke, major cancers and heart attack of specified severity. You can find the full list of our specified dread diseases and their definitions at: www.income.com.sg/vivolife-125-policy-conditions.pdf, www.income.com.sg/vivolife-180-policy-conditions.pdf or www.income.com.sg/vivolife-350-policy-conditions.pdf.

Choose the premium payment term that suits you

Now you can choose from a range of premium payment terms. Depending on your lifestyle and financial ability, you can pay your premiums for 5, 10, 15, 20 or 25 years. You can also decide to pay your premiums up to age 64 or 84 (last birthday).

Extra protection in case of accidental death

In case of an accidental death², there will be up to an additional 200% of the sum assured on top of the death benefit for extra protection for your loved ones.

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Enjoy a regular flow of income for life

Look forward to your retirement. You can choose to convert your policy into an annuity plan⁹ from your 60th birthday onwards for an extra 5% of its cash value.

Premiums waived upon retrenchment

Been retrenched? No worries. If you are ever retrenched and stay unemployed for 3 straight months involuntarily, VivoLife's retrenchment benefit³ gives you the assurance that you do not have to pay up to 6 months of premiums for your basic policy, while still getting the same coverage during that time.

Option to add Early Protect Accelerator rider for more well-rounded protection

Choose to add the Early Protect Accelerator rider⁴, which boosts your total coverage to 121 medical conditions and covers up to \$350,000⁵ for early and intermediate stage dread diseases. Before the age of 70, you can also enjoy 3 levels of protection from the minimum protection value¹, which will be based on your basic policy selected.

Coverage for early and intermediate stage dread diseases

Event	Coverage of Early Protect Accelerator rider ⁴		
	VivoLife 125	VivoLife 180	VivoLife 350
Early or intermediate stage dread disease	Before age 70		
	Higher of rider's sum assured plus pro-rated bonuses ⁸ of the basic policy; or		
	125% of rider's sum assured	180% of rider's sum assured	350% of rider's sum assured
	On or after age 70		
	Rider's sum assured plus pro-rated bonuses ⁸ of the basic policy		

Advanced Restoration Benefit covers stroke, major cancers and heart attack of specified severity

The Early Protect Accelerator rider provides an Advanced Restoration Benefit⁶, offering extra coverage for stroke, major cancers, and heart attack of specified severity after an early or intermediate stage dread disease claim is made.

Advanced stage dread diseases	Extra coverage – Advanced Restoration Benefit ⁶
<ul style="list-style-type: none"> - Stroke - Major cancers - Heart attack of specified severity 	Before age 70
	50% of rider's minimum protection value ¹
	On or after age 70
	50% of rider's sum assured

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Additional payouts under the special benefit and juvenile benefit

The special benefit^{10,11} provides a payout of 30% of the rider's sum assured to cover you against 10 medical conditions before the age of 85.

The juvenile benefit^{11,12} provides a payout of 20% of the rider's sum assured to cover insured persons below the age of 18 years old for 10 medical conditions, including severe haemophilia and insulin dependent diabetes mellitus.

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

Option to add Early Cancer Waiver

With the Early Cancer Waiver rider, your future premiums are waived during the duration of the rider should you be diagnosed with early-stage cancer¹³. You can find the full list of our specified early-stage cancers and their definitions in your policy contract.

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.

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How VivoLife protects you

Mr Tan, age 30, non-smoker, signs up for VivoLife 350 with a sum assured of \$100,000 and a premium payment term of 15 years. He supplements his plan with Early Protect Accelerator rider⁴ with a sum assured of \$50,000 for extra protection against early and intermediate stage dread diseases. He pays an annual premium of \$5,369.

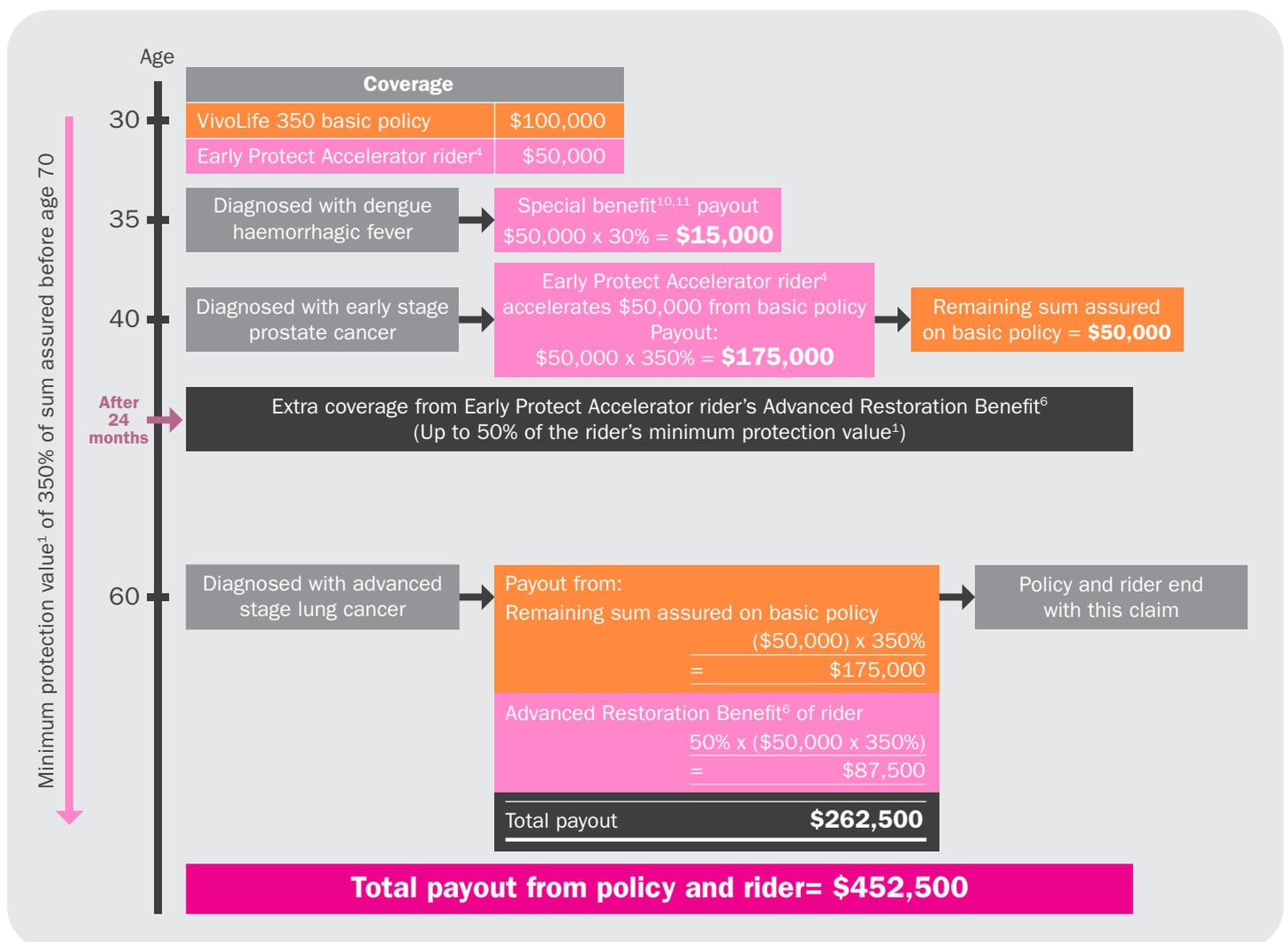


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

If there is no claim, Mr Tan can look forward to a projected cash value of **\$118,676¹⁴** at age 70 (projected yield = **1.18% p.a.¹⁴**).

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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 2016, Income had over \$32.9 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, 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 The minimum protection value is calculated as 125%, 180% or 350% of the sum assured before age 70, based on the basic policy selected. For VivoLife basic policy, the minimum protection value is only applicable upon death, total and permanent disability (TPD) or diagnosis of dread disease of the insured.
- 2 Accidental death benefit is payable only if insured's death happens within 365 days of the accident. 200% of the sum assured in addition to the death benefit will be paid out for this benefit only if the insured is age 69 or under, and is not participating in a restricted activity at the time of the accident. If the insured is participating in a restricted activity at the time of the accident, this benefit will be reduced to 60% of the sum assured. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 3 VivoLife policy must be valid and in force for at least 6 months from the date we issue the policy, include or increase any benefit, or reinstate the policy (whichever is latest) with at least 6 months of premiums paid. Only premiums on the basic policy (excluding any supplementary riders attached) will be waived up to a maximum of 6 months of premiums. The retrenchment benefit can only be claimed once.
- 4 Early Protect Accelerator is an accelerated whole life rider that provides coverage for early and intermediate stage dread diseases. We will pay the benefits if the insured is diagnosed with an early or intermediate stage specified dread disease. Any early and intermediate stage dread disease benefit payment made under this rider will form an accelerated payment, and reduce the sum assured and any bonuses of its basic policy according to the reduction in sum assured of the rider. Any future premiums, claims or cash value of the basic policy will be based on the reduced basic sum assured and bonuses.
If you succeed in claiming the early and intermediate stage dread disease benefit, the special benefit and juvenile benefit will end. You will stop making premium payments on the rider. The rider will continue to apply for the Advanced Restoration Benefit.
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 date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest) for major cancers, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery. Please refer to the policy contract for further details.
- 5 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) for each early and intermediate stage dread disease.
- 6 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 pay this benefit if the insured is diagnosed with any of the advanced stage dread diseases (stroke, major cancers, and heart attack of specified severity). Once we make payment under this benefit, the rider will end.
We will not pay this benefit if the insured was diagnosed with the disease within 24 months after the date of diagnosis 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 contract for further details.

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- 7 We will not pay this benefit if the insured was diagnosed with the disease within 90 days from the date we issue the policy, include or increase any benefit, or reinstate the policy (whichever is latest) for major cancers, 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 10% of what we would have paid for the other dread diseases, subject to a maximum amount of \$25,000. The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment. The basic policy will continue with a reduced sum assured. This will also reduce the sum assured of the Early Protect Accelerator rider according to the reduction in sum assured of the basic policy. Any future premiums or claims of the Early Protector Accelerator rider will be based on the reduced sum assured of the rider.
- 8 Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.
- 9 Converting VivoLife to an annuity plan with immediate payout is subject to terms and conditions, and the type of annuity plans and rates available at the time of conversion. The extra 5% will be given on the amount that is converted into the annuity plan.
- 10 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 special benefit. At most, we will pay this benefit five times, as long as each claim is not for the same special benefit as any of the earlier claims.
- 11 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 we issue the rider, include or increase any benefit, or reinstate the rider (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.
- 12 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.
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.
- 13 Early Cancer Waiver
We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease within 90 days from the date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest). The insured must survive for at least 30 days from the date of diagnosis before we pay this benefit.
If you have purchased VivoLife for your loved ones (3rd party policy) and would like to include Early Cancer Waiver rider, you will have to include an Enhanced Payor Premium Waiver rider or Dread Disease Premium Waiver rider too.
If you have purchased VivoLife for yourself (1st party policy) with the Early Cancer Waiver rider, you cannot attach the Early Protect Accelerator rider.
- 14 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/vivolife-125-policy-conditions.pdf, www.income.com.sg/vivolife-180-policy-conditions.pdf or www.income.com.sg/vivolife-350-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 21 July 2017