

# Complete Cancer Care

Receive continuous care throughout the cancer journey,  
from diagnosis to recovery.

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**TERM LIFE INSURANCE**



# DID YOU KNOW?

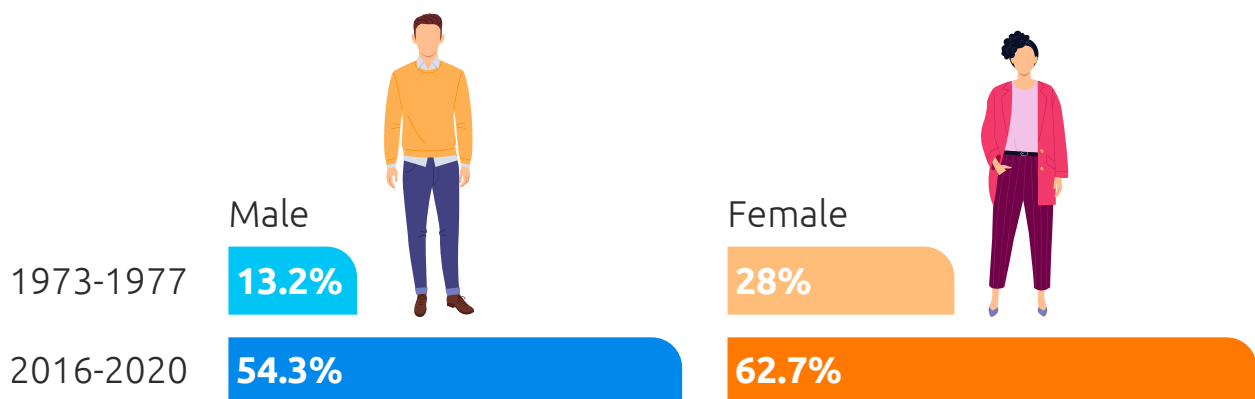
**44**  
people are diagnosed  
with cancer every day<sup>1</sup>.



**16**  
people die of  
cancer every day<sup>1</sup>.

**1 in 4**  
people may develop  
cancer in their lifetime<sup>2</sup>.

The five-year relative **survival rate had improved** over the years<sup>1</sup>.



# DID YOU KNOW?

Medical treatments can be very costly, depending on factors such as the medical condition, duration of treatment and hospital type.

## Examples of medical bills received by Income in 2022:

| Medical Condition | Age   | Medical Bill Size |                  |
|-------------------|-------|-------------------|------------------|
|                   |       | Percentile        |                  |
|                   |       | 75 <sup>th</sup>  | 90 <sup>th</sup> |
| Breast Cancer     | 30-60 | \$139,158         | \$260,714        |
| Lung Cancer       | 30-60 | \$284,561         | \$805,638        |

The table is based on specific medical diagnosis in relation to the stated category of medical conditions in a private hospital.



Based on a study by the Life Insurance Association Singapore (LIA), a working adult in Singapore has a **mortality protection gap of \$170,352 and Critical Illness protection gap of \$264,586<sup>3</sup>**.

Dealing with unforeseen illnesses, such as cancer, can be highly stressful. It can affect your and your family's mental health and financial stability, especially when cancer treatments are costly. With Complete Cancer Care, receive coverage for early, intermediate and advanced stage<sup>4</sup> major cancer, and future premiums will be waived<sup>5</sup> for a specified period upon the diagnosis of major cancer. This way, you and your loved ones can focus on cancer treatment and recovery without worrying about additional financial stress.

Get covered through a simple application process. Coverage may be provided<sup>6</sup> even for those with existing non-cancer related medical conditions, such as diabetes and hypertension.

## Why is it good for me?

1

**Choose between 2 options for the lump sum payout** under our Major Cancer Benefit<sup>7</sup>

2

**Future premiums waived<sup>5</sup>** for a specified period up to the end of the policy term upon the diagnosis of major cancer

3

**Receive monthly payouts for up to 24 months<sup>8</sup>** to help reduce the out-of-pocket expenses for cancer treatment

4

**10% of the sum assured<sup>9</sup> for hospice and palliative care**

5

**Guaranteed renewal<sup>10</sup>**

6

**Protection in the event of death<sup>11</sup> and accidental death<sup>12</sup>**

7

**First in Singapore to provide guaranteed post-cancer cover option<sup>13</sup>**  
- purchase a new term plan for extra coverage upon the diagnosis of advanced stage major cancer

## Choose your preferred payout option

Complete Cancer Care covers you against all stages of cancer with our Major Cancer Benefit<sup>7</sup>. Choose between 2 lump sum payout<sup>7</sup> options:

| Stages of Major Cancer      | Care 50  | Care 100                       |
|-----------------------------|--|--------------------------------|
| Early or Intermediate Stage | <b>Should the insured be diagnosed with early or intermediate stage major cancer during the term of the policy</b>   |                                |
|                             | <b>50% of the sum assured</b>  | <b>100% of the sum assured</b> |
| Advanced Stage              | <b>Should the insured be diagnosed with advanced stage major cancer during the term of the policy, and a claim is paid for early or intermediate stage major cancer</b>            |                                |
|                             | <b>50% of the sum assured</b>  | <b>N.A.</b>                    |
|                             | <b>Should the insured be diagnosed with advanced stage major cancer during the term of the policy, and a claim is <u>not</u> paid for early or intermediate stage major cancer</b> |                                |
|                             | <b>100% of the sum assured</b>   | <b>100% of the sum assured</b> |

## Reduce financial stress with Premium Waiver Benefit

Set your mind at ease knowing that your future premiums will be waived<sup>5</sup> for a specified period up to the end of the policy term upon the diagnosis of major cancer. The remaining benefits that are unclaimed will still be available to you. With our Premium Waiver Benefit, Complete Cancer Care ensures you are in the right frame of mind to battle the illness without additional financial stress.

| Stages of Major Cancer      | Waiver Period   |  |
|-----------------------------|---|--|
|                             | Care 50   | Care 100                               |
| Early or Intermediate Stage | Waived for a period of up to 60 months or till the end of the policy term, whichever is earlier | Waived till the end of the policy term |
| Advanced Stage              | Waived till the end of the policy term  |  |

## Monthly payout to help reduce out-of-pocket expenses for cancer treatment

Receive a stream of monthly payout<sup>8</sup> for up to 24 months to support the costs of cancer treatment with our Monthly Cancer Therapy Benefit, which provides comprehensive coverage for cell, tissue or gene therapy, chemotherapy, hormonal therapy, immunotherapy, radiotherapy and targeted therapy.

| Stages of Major Cancer      | Number of monthly payouts | Care 50                             | Care 100                          |
|-----------------------------|---------------------------|-------------------------------------|-----------------------------------|
| Early or Intermediate Stage | Up to 12                  | 0.5% of the sum assured (per month) | 1% of the sum assured (per month) |
| Advanced Stage              | Up to 24                  |                                     |                                   |

## Hospice care in the event of terminal cancer

Our Cancer Hospice Care Benefit<sup>9</sup> enables one to focus on comfort and quality of life. In the event of terminal cancer, a payout of 10% of the sum assured will be made upon admission to an inpatient hospice palliative care facility or engagement of home or day palliative care services as referred by a specialist.

## Guaranteed renewal

You can have the option of renewing your policy and extending your coverage after the policy expires. Renewal of your policy is guaranteed<sup>10</sup> every 10 years, and you may be covered to a maximum age of 84 (last birthday).

## Accidental and non-accidental death coverage

Receive up to 100% of the sum assured in the event of accidental death<sup>12</sup>. You will also be covered for non-accidental death<sup>11</sup>.

## Get coverage with a guaranteed post-cancer cover option

It will be more challenging to purchase another life insurance plan after a cancer diagnosis. With our guaranteed post-cancer cover option, which is the first in Singapore, you can choose to purchase a new term plan<sup>13</sup> offered under this benefit to get coverage for death, terminal illness and total and permanent disability (TPD) upon diagnosis of advanced stage major cancer.

## 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 [income.com.sg/IncomeTreats](https://income.com.sg/IncomeTreats).



## How Complete Cancer Care provides support throughout every stage of the cancer treatment journey

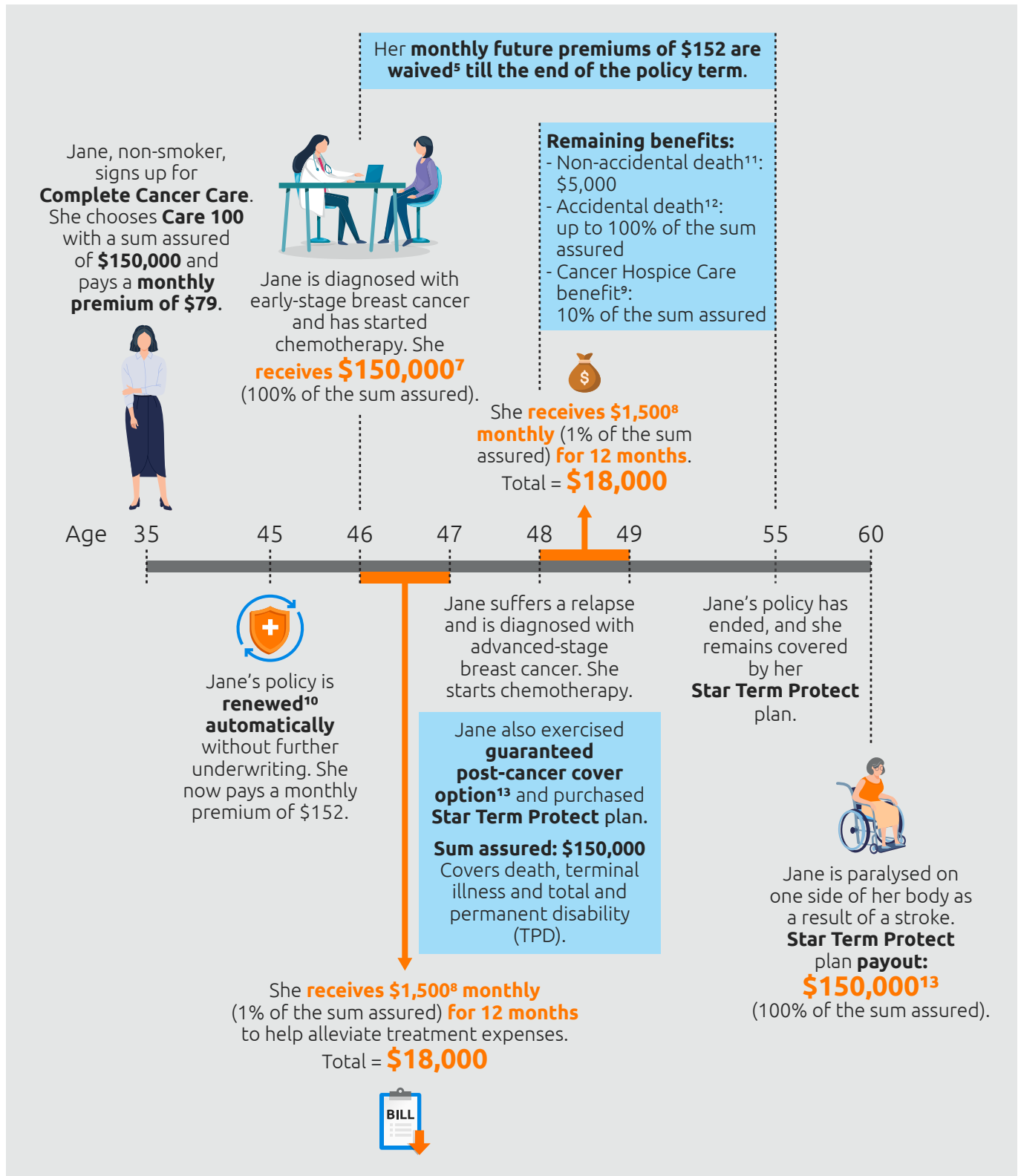


Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used for illustrative purposes only.

## How Complete Cancer Care can alleviate the financial burden of cancer treatment

Mr Tan, age 50, non-smoker, is looking for a term life insurance plan to provide protection against cancer. Although he has diabetes<sup>6</sup>, he is still able to sign up for Complete Cancer Care plan with a sum assured of \$100,000.

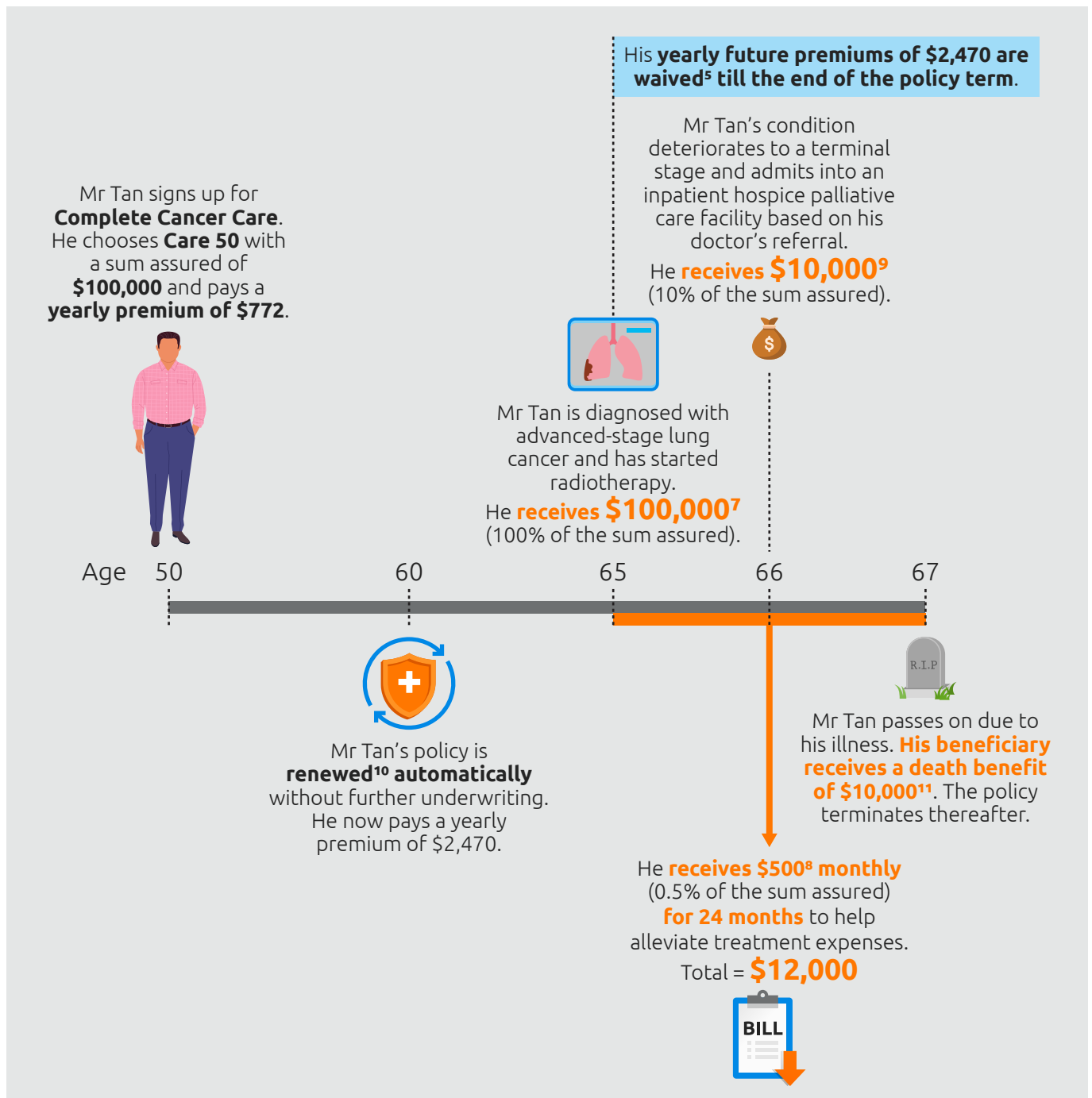


Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used for illustrative purposes only.

## IMPORTANT NOTES

- 1 National Registry of Diseases Office, [Singapore Cancer Registry Annual Report 2020](#).
- 2 National Registry of Diseases Office, [Singapore Cancer Registry 50th Anniversary Monograph 1968-2017](#).
- 3 Life Insurance Association Singapore, [2022 Protection Gap Study – Singapore](#).
- 4 The definitions for early, intermediate and advanced stage major cancer are found in the policy conditions.
- 5 Income will pay the Premium Waiver Benefit according to your selected option under the Major Cancer Benefit.
  - If the policyholder selected Care 50, upon diagnosis of early or intermediate stage major cancer, Income will waive the premiums up to 60 months or end of policy term, whichever is earlier, and the policyholder will have to pay premiums thereafter. This benefit for early or intermediate stage major cancer can only be claimed once. Income will waive the premiums until the end of policy term upon diagnosis of advanced stage major cancer.
  - If the policyholder selected Care 100, Income will waive the premiums until the end of policy term upon diagnosis of any stage of major cancer.

The premium waiver will start from the policy month immediately after the diagnosis date of the major cancer. The policy will continue to apply for the remaining unclaimed benefits during this premium waiver period even though the policyholder is not paying the premiums. Income will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, any stage of major cancer any time before or within 90 days from the cover start date.
- 6 This plan is not guaranteed acceptance and is subjected to underwriting. Income will not pay any benefits if your claim arises from a material pre-existing condition that was not told to Income. Please refer to the policy conditions for further details.
- 7 If the insured is diagnosed with an early, intermediate or advanced stage major cancer by a specialist during the term of the policy, Income will pay the Major Cancer Benefit according to the selected option. The total payout of this benefit will not exceed 100% of the sum assured. The option must be selected at policy inception and cannot be changed. Income will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, any stage of major cancer any time before or within 90 days from the cover start date.
 

If the policyholder selected Care 50, any payment made for early or intermediate stage Major Cancer Benefit will reduce any payout for advanced stage by the same amount that Income pays for the early or intermediate stage. The early or intermediate stage Major Cancer Benefit can only be claimed once. This benefit will end when Income makes payment for advanced stage major cancer. The policy will continue to apply even if this benefit ends.

If the policyholder selected Care 100, this benefit will end when Income makes payment for any of the 3 stages of major cancer. The policy will continue even if this benefit ends.
- 8 Income will pay a Monthly Cancer Therapy Benefit as long as the insured is diagnosed with major cancer by a specialist and recommended in writing that the treatment is a necessary medical treatment for cancer according to relevant guidelines from Ministry of Health (MOH) and has started cancer treatment as advised by a specialist. Income will make the first payment starting from the policy month immediately after the cancer treatment start date. For more details on the types of cancer treatment, please refer to the policy conditions. The maximum amount Income will pay for this benefit is \$60,000 per life. Income will not pay more than a total number of 12 payouts for early or intermediate stage major cancer. If the insured has already received payouts during early stage, there will not be further payouts during intermediate stage. The sum of the total number of payouts for this benefit will not exceed 24 payouts. The number of payouts for the advanced stage major cancer will be 24 less the number of payouts Income have paid for the early or intermediate stage major cancer under this benefit. Income will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, any stage of major cancer any time before or within 90 days from the cover start date. Please refer to the policy conditions for further details.
- 9 Income will pay 10% of the sum assured if the insured is successfully admitted to an inpatient palliative care facility or engaged the home palliative or day palliative care services from providers listed by Singapore Hospice Council (SHC) during the policy term. The insured must be diagnosed with terminal cancer by a specialist and a referral for palliative care services made by a specialist is required. Providers listed by SHC, which may be updated from time to time, can be found at [singaporehospice.org.sg/services](http://singaporehospice.org.sg/services). The benefit will terminate after this benefit is claimed in full. Income will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, any stage of major cancer any time before or within 90 days from the cover start date.

**IMPORTANT NOTES**

- 10 The policy will be renewed for another 10 years based on the following conditions:
- If the policyholder has selected Care 50 and no claim is made on Premium Waiver Benefit for advanced stage major cancer and insured is below age 75 last birthday at the time the policy is due for renewal; or
  - If the policyholder has selected Care 100 and no claim is made on Premium Waiver Benefit and insured is below age 75 last birthday at the time the policy is due for renewal.
- 11 If the insured dies (not as a result of an accident) in the first policy year, Income will pay 100% of the total premiums paid. If the insured dies (due to reasons other than accidental) after the first policy year, \$5,000 will be paid if death happens before the policy anniversary immediately after the insured reaches age 60 last birthday or \$10,000 will be paid if death happens on or after the policy anniversary immediately after insured age of 60 last birthday. The payout will be reduced by any amounts that are owed to Income. The policy will end when this payment is made.
- 12 Accidental death benefit is payable only if the insured's death happens within 365 days of the accident and during the policy term. 100% of the sum assured will be paid out for this benefit only if the insured 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 30% of the sum assured. The payout will be reduced by any amounts that are owed to Income. The policy will end when this payment is made. Please refer to the policy conditions for further details.
- 13 Upon diagnosis with advanced stage major cancer, the insured may choose to take up a new term policy with only death, terminal illness and total and permanent disability (TPD) benefits on the insured own life, without Income having to assess their health. The waiting period of the new term policy is 2 years. If the insured makes a claim on the new term policy during the 2 years of waiting period, Income will refund 100% of the premiums paid on the term policy issued under this option. The sum assured for the new term policy will be limited to:
- 100% of the sum assured for this policy; or
  - \$200,000 per life
- aggregating policies issued under the guaranteed post-cancer cover option, whichever is lower.
- Income will decide the type of new policy to be offered and the insured must meet all the following conditions to take up this option:
- The insured must take up this option within 6 months from the date of claim admittance of the advanced stage major cancer benefit.
  - The insured must not be totally and permanently disabled, terminally ill or be diagnosed with an advanced-stage dread disease other than major cancer, at the time of taking up this option.
  - The insured must be 60 years old last birthday or under at the time of taking up this option.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at [income.com.sg/complete-cancer-care-policy-conditions.pdf](https://income.com.sg/complete-cancer-care-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 advisor. 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.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 1 June 2024

# Financial planning, made for the moments that matter to you.

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

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### Income Insurance Limited

UEN: 202135698W

Income Centre

75 Bras Basah Road Singapore 189557

Tel: 6788 1777

Fax: 6338 1500

Enquiries: [income.com.sg/enquiry](http://income.com.sg/enquiry)