

# DIRECT Star Protect **PRO**

Be protected against life's uncertainties with an affordable protection plan.

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**DIRECT PURCHASE INSURANCE**



# DID YOU KNOW?



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>1</sup>**.

A study found that in the event of a **death or permanent disability, an estimated amount of nine times the annual income is needed** to cover expenses, clear outstanding debts, and maintain a reasonable lifestyle for a period of time<sup>2</sup>.



The recommended **coverage for critical illness is approximately 4.0X an economically active adult's annual income<sup>3</sup>**.

A secure future for you is our top priority. With DIRECT Star Protect Pro, you can enjoy coverage<sup>4</sup> against death, terminal illness, and total and permanent disability (TPD before age 65). Get it online at your convenience - anytime, anywhere.

Key Benefits	
1	<b>Get affordable lifetime coverage<sup>4</sup></b> from as low as \$0.90 a day <sup>5</sup>
2	<b>Hassle-free application</b> at your convenience via our <b>online</b> portal or head down to any Income branches across the island to purchase <sup>6</sup>
3	<b>Choice of premium terms</b> of up to age 69 or 84 (last birthday)
4	<b>Option to enhance your coverage</b> against dread diseases <sup>7</sup> with our rider <sup>8</sup>

## How DIRECT Star Protect Pro covers you against life's uncertainties

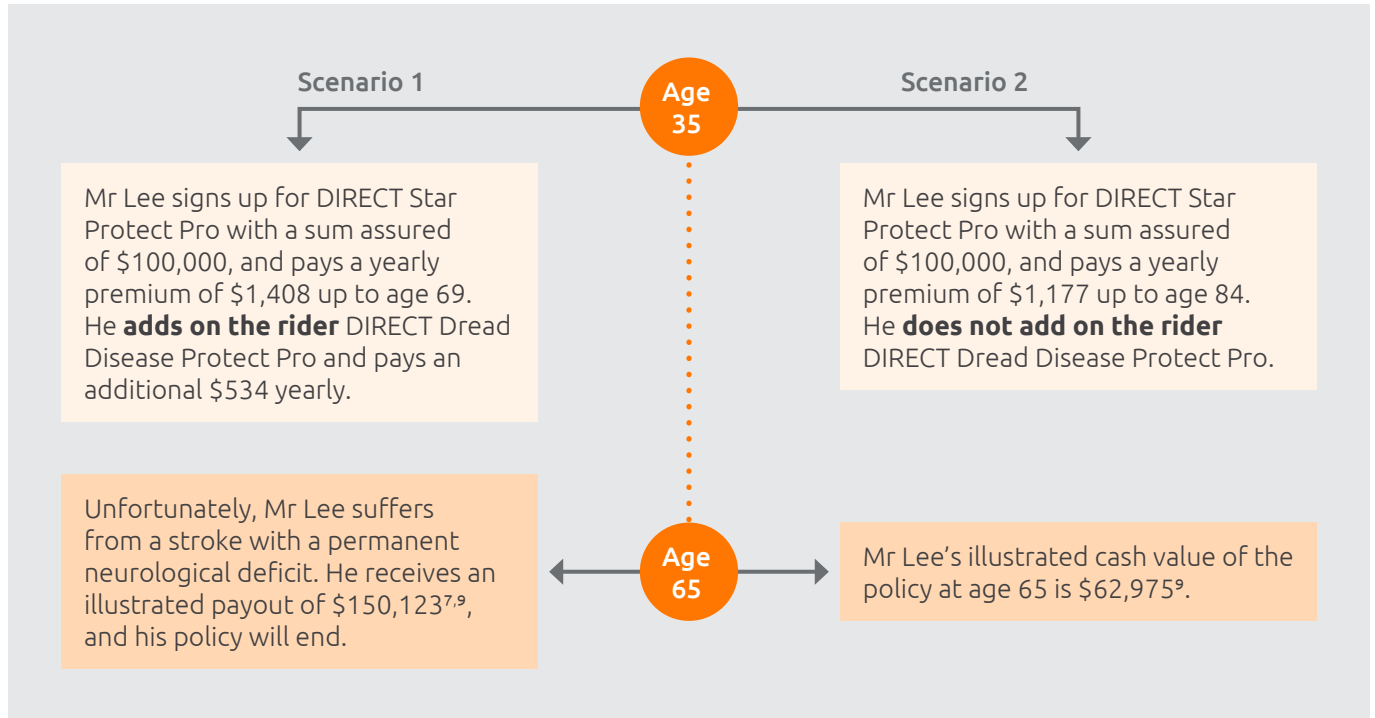


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The illustrated payout and cash value above are not guaranteed and are based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% p.a.

Should the long-term average return be 3.00% p.a., the illustrated payout if Mr. Lee suffers a stroke with permanent neurological deficit based on Scenario 1 would be \$118,118<sup>7,10</sup>, and Mr. Lee's illustrated cash value of the policy at age 65 based on Scenario 2 would be \$47,219<sup>10</sup>.

**IMPORTANT NOTES**

- 1 Life Insurance Association Singapore, [2022 Protection Gap Study – Singapore](#).
- 2 The Straits Times, [New guide outlines steps Singaporeans can take to create a holistic financial plan](#).
- 3 Life Insurance Association Singapore, [2022 Protection Gap Study Key Findings – Singapore](#).
- 4 DIRECT Star Protect Pro 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.
- 5 This is based on an insured (female aged 18 years old at last birthday) with DIRECT Star Protect Pro on a sum assured of \$50,000 and pays yearly premiums up to age 84. This figure is rounded to the nearest \$0.05.
- 6 This is a Direct Purchase Insurance (DPI) product, with no financial advice provided. You must visit any Income branches personally to purchase this plan or buy it online at [income.com.sg](http://income.com.sg). The product is not available for sale through all other distribution channels of Income Insurance. The maximum sum assured per insured for all DPI products, regardless of the number of policies purchased with Income Insurance, is \$400,000; with a sub-limit of \$200,000 for Whole life DPI.
- 7 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 Star Protect Pro policy. The DIRECT Star Protect Pro policy and this rider will end after we make this payment.  
For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the sum assured, subject to a maximum of S\$25,000. We will only pay for this condition once under this benefit. We will also pay any corresponding bonuses of its DIRECT Star Protect Pro policy. After this payment, we will reduce the sum assured of this rider and its DIRECT Star Protect Pro policy. We will work out any future premiums or claims based on the 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 Star Protect Pro policy.  
We will not pay this benefit if your claim arises from major cancer, heart attack of specified severity, coronary artery by-pass surgery, or angioplasty and other invasive treatment for coronary artery, where the insured was diagnosed with the disease within 90 days from the cover start date.
- 8 The sum assured of the rider, DIRECT Dread Disease Protect Pro must be equal to the sum assured of the basic policy that is, DIRECT Star Protect Pro.
- 9 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum in the future. Returns are illustrated 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.
- 10 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.00% per annum in the future. Returns are illustrated 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.

### IMPORTANT NOTES

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 and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this Direct Purchase Insurance (DPI) at [income.com.sg/direct-star-protect-pro-policy-conditions.pdf](https://income.com.sg/direct-star-protect-pro-policy-conditions.pdf) and [income.com.sg/direct-dread-disease-protect-pro-policy-conditions.pdf](https://income.com.sg/direct-dread-disease-protect-pro-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 advisor 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 may be zero or less than the premiums you have paid for the plan.

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Information is correct as at 21 January 2025.

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# 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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