



SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

TERMLIFE SOLITAIRE



 **income**
made yours



SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.
Your performance; powerful.
You know success.
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire
supports your scale to greater heights.
This product series puts you in the path
of possibilities, with protection
that's perfect for you.

Elevate your financial legacy with
meaningful advice and insights from our
experts, all whilst managing your portfolio
with bespoke benefits. Growing wealth and
securing success has never been this easy.

Food For Thought



The mortality protection needed for an economically active adult in Singapore is \$813,892¹. A significant portion of protection needs can go toward safeguarding against liabilities, such as mortgage loans.

Do you have adequate protection coverage?



Starting legacy planning early is important to ensure a smooth transition of wealth and mitigate risk². Insurance solutions play an important role in wealth management and legacy planning.

Have you thought about leaving a legacy for your loved ones?

TermLife Solitaire

Keep your legacy alive, with TermLife Solitaire.

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



Protection for peace of mind with \$500,000 coverage or more



Guaranteed renewal³ of policy and be covered up to the age of 100 (last birthday)



High coverage at affordable premiums



Complimentary one-time medical concierge service⁴ with minimum sum assured of \$3 million



Option to **enhance coverage with additional riders**

Benefits

Protection for peace of mind with \$500,000 coverage or more

Keep your legacy alive. TermLife Solitaire provides you with coverage⁵ in the event of death or terminal illness during the term of the policy to safeguard your legacy for your loved ones.

Protect your business

Ensure the uninterrupted success and continuity of your business. Insure your key personnel with TermLife Solitaire and mitigate the financial impact should the unfortunate happen to them. You can focus on building your empire knowing that the people crucial to your business are adequately covered.






Guaranteed renewal

Enjoy the option of renewing your policy to continue your coverage after the policy term expires. Renewal of your policy is guaranteed³ and you may be covered up to a maximum age of 100 (last birthday).

Benefits

Free yourself from financial worries with the optional Hospital CashAid rider

Enhance your coverage with Hospital CashAid rider⁶ that provides added insurance coverage during your hospitalisation period and get protected against future unknown diseases⁷. Choose your rider term with coverage up to a maximum of age 84 (last birthday) and reduce your out-of-pocket expenses as you receive payout for each day you are hospitalised.

Benefits	
Hospital Cash Benefit ⁸	 1X SA (per day basis) Receive the sum assured (SA) of the rider for each day you stay in the hospital (up to the maximum of 750 days for the same stay in hospital).
Additional Intensive Care Unit Benefit ^{8,9}	 2X SA (per day basis) Receive double the sum assured of the rider for each day you stay in the hospital and admitted to an Intensive Care Unit (ICU).
Major Impact Benefit ⁷	 10X SA (lump sum basis) Receive 10 times the sum assured of the rider in the event that you undergo a surgery or suffer from an infection (including a future unknown disease ⁷), and are required to stay in the ICU for a total of 5 days or more in one hospital admission. This is only paid once per policy year.
Recovery Benefit ^{8,10}	 1X SA Receive an additional sum assured of the rider for each stay in the hospital.
Guaranteed Insurability Option (GIO)	 Option to purchase a new rider we offer to extend your rider's coverage without health assessment.

Benefits

Option to enhance coverage with additional riders

Be empowered with choice. You can choose to add on the following riders for extra coverage and enjoy waiver of future premium payments during the rider term:

	Death	Total and permanent disability	Terminal illness	Dread disease (Advanced stage)	Early and intermediate stage dread disease	Daily Hospital Cash Benefit ⁸
Extra coverage for your plan with the following riders:						
Disability Accelerator ¹¹	X	√ ¹¹	X	X	X	X
Total Protect ^{12,13,14}	X	X	X	√	√	X
Essential Protect ¹²	√	√ ¹⁵	√	√	X	X
Hospital CashAid ⁶	X	X	X	X	X	√
Enjoy premium waiver for your plan with the following riders:						
Payor Premium Waiver ¹⁶	√	√ ¹⁵	X	X	X	X
Enhanced Payor Premium Waiver ^{12,16}	√	√ ¹⁵	√	√	X	X
Dread Disease Premium Waiver ¹²	X	X	√	√	X	X

Benefits

Tailor your coverage with a personal financial needs analysis

Your insurance advisor can provide you with a financial needs analysis to help you plan for the amount of coverage, as well as the duration¹⁷ of coverage that you really need. This way, you can receive your desired coverage at affordable premiums.

Never too late to protect your legacy

It's never too late to preserve your legacy. TermLife Solitaire is available at various stages of your life. As long as you are aged 74 (last birthday) and below, you can apply to protect your wealth and enjoy coverage up to age 100 (last birthday).

Complimentary one-time medical concierge service

We want to make the application process as seamless and efficient for you as possible. If your application has a minimum sum assured of \$3 million, you can call a dedicated hotline to arrange for a medical check-up⁴ as well as complimentary transport and enjoy a shorter waiting time at the clinic.

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.

How TermLife Solitaire preserves your legacy

Mr and Mrs Tan, both age 40, non-smokers, are looking to enhance their insurance coverage to ensure that their loved ones are cared for. They sign up for TermLife Solitaire, insuring each other's lives with a sum assured of \$1 million each and a policy term till age 100. They also add a Payor Premium Waiver rider¹⁶ with a maximum term till age 84 and a Disability Accelerator rider¹¹ with a sum assured of \$1 million. They also choose to pay premiums on a yearly mode.

Policy 1:

Husband purchases TermLife Solitaire on the life of wife



Policy 2:

Wife purchases TermLife Solitaire on the life of husband



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

Should Mr Tan be diagnosed with total and permanent disability at the age of 60, Mrs Tan will receive the payout of \$1 million from Policy 2, which can be used to pay off any outstanding loans and help the family maintain their current lifestyle and Policy 2 ends thereafter. Policy 1 insuring Mrs Tan will remain in force with future premiums waived until Payor Premium Waiver rider¹⁶ term expires.

How TermLife Solitaire safeguards your business

Mr Ong, age 50, a non-smoker, is a director of ABC Company. ABC Company would like to ensure business continuity in case of the unexpected loss of Mr Ong, who is crucial to the growth and success of its business today.

ABC Company signs up for TermLife Solitaire to insure Mr Ong with a sum assured of \$2 million. The company also adds a Disability Accelerator rider¹¹ with a sum assured of \$2 million and chooses a policy and rider term of 15 years. The company decides to pay premiums on a yearly mode.



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

Should Mr Ong pass away or be diagnosed with terminal illness, or total and permanent disability before the policy and rider term expires, the payout of \$2 million can be used to help the company cushion the business impact of losing Mr Ong until they can find a replacement. When the payout is made, the policy terminates.

IMPORTANT NOTES

- 1 Life Insurance Association Singapore, [2022 Protection Gap Study – Singapore](#).
- 2 The Business Times, 4 March 2024, [Early Family legacy planning, consistent review can help mitigate risks: panel](#).
- 3 Income Insurance will renew your policy for the same policy term at its prevailing sum assured only if your policy has not ended as a result of a claim during its term and the insured is age 74 (last birthday) and below. However, if the original policy term is not a multiple of five years, or if the original policy term is a multiple of five years but the anniversary immediately after the insured's 100th birthday falls within the next policy term, Income Insurance will renew it for a shorter term that is a multiple of five years, as long as the minimum term is 10 years, such that the renewal term will neither go beyond the original policy term, nor the anniversary immediately after the insured's 100th birthday. Income Insurance will work out the renewal premium based on the policy's renewal term, sum assured and the age of the insured at the time the policy is renewed.
- 4 The service is valid for one time usage per policy and is only for arrangement of a full medical check-up. No-show penalty is applicable when the insured failed to cancel the check-up and transport booking within the given notice period. The insured will need to check with the respective clinic for more details.
- 5 If the insured becomes terminally ill or dies during the term of the policy, Income Insurance will pay the sum assured. The policy will end when Income Insurance makes this payment.
- 6 For Hospital CashAid, the premium will be based on the prevailing premium rates as of the insured's age and sum assured at the anniversary. Please refer to the policy contract for further details.
- 7 An event (including a future unknown disease) leading to a surgery or an infection, and requires a stay in ICU for 5 days or more, which is claimable under the Major Impact Benefit, subject to policy's terms, conditions and exclusions. The surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment. Income Insurance will not pay Major Impact Benefit where the insured stays in a hospital for symptoms suffered of, had investigations for, or was diagnosed with illness any time before or within 90 days from the cover start date (except for accidents). Income Insurance will pay this benefit in addition to both Hospital Cash Benefit and Additional Intensive Care Unit Benefit. Income Insurance will pay this benefit to you only once per policy year. Please refer to the policy contract for further details.
- 8 Income Insurance will not pay Hospital Cash Benefit, Additional Intensive Care Unit Benefit and Recovery Benefit where the insured stays in a hospital before or within 30 days from the cover start date (except for accidents).
- 9 Income Insurance will pay the Additional Intensive Care Unit Benefit in addition to Hospital Cash Benefit. But if Income Insurance has paid the Hospital Cash Benefit, up to a maximum of 750 days for the same stay in a hospital, Income Insurance will not pay Additional Intensive Care Unit Benefit any further.
- 10 Recovery Benefit will only be paid once for the same stay in hospital as the Hospital Cash Benefit claim.
- 11 Disability Accelerator rider pays the sum assured under this rider if the insured becomes totally and permanently disabled (before the anniversary immediately after the insured reaches the age of 70) during the term of the rider. This rider will end after Income Insurance makes this payment. Any payment under this rider will form an accelerated payment and reduce the sum assured of its basic policy and other accelerated riders by the same amount that Income Insurance pays under this rider.
- 12 Total Protect, Essential Protect, Enhanced Payor Premium Waiver and Dread Disease Premium Waiver
You can find the list of specified dread diseases and their definitions in their respective policy contracts. Income Insurance will not pay this benefit if the insured is diagnosed with the disease within 90 days from the cover start date for major cancer, heart attack of specified severity, coronary artery by-pass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease.
If the insured undergoes angioplasty and other invasive treatment for coronary artery during the term of the rider, Income Insurance will pay 10% of the sum assured, up to S\$25,000. Income Insurance will only pay for this condition once under this benefit. After this payment, Income Insurance will reduce the sum assured of this rider accordingly. Income Insurance will work out any future premiums or claims based on the reduced sum assured.
For Dread Disease Premium Waiver and Enhanced Payor Premium Waiver, the premium waiver benefits do not apply for angioplasty and other invasive treatment for coronary artery.
- 13 Total Protect is a rider that provides coverage against early, intermediate and advanced stage specified dread disease. Income Insurance pays the sum assured under this rider upon diagnosis of the insured with one of the specified dread diseases (except angioplasty and other invasive treatment for coronary artery) during the term of the rider. Any payment for an early and intermediate stage specified dread diseases will reduce the sum assured of the rider to zero. You can find the list of early, intermediate and advanced stage specified dread diseases and their definitions in their respective policy contracts.

IMPORTANT NOTES

14 If you are successful in claiming the early and intermediate stage dread disease benefit, all benefits under this rider will end except the Advanced Restoration Benefit. You will stop making premium payments on this rider. This rider will continue to apply for the Advanced Restoration Benefit during this period even though you are not paying the premiums.

Income Insurance 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 cover start date for major cancer, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery.

Income Insurance will pay no more than \$350,000 (not including bonuses) for each insured (no matter how many policies Income Insurance have issued to cover each insured).

Please refer to the policy contract for further details.

15 Upon diagnosis of total and permanent disability of the insured during the term of the rider before the age of 70 (last birthday).

16 For Enhanced Payor Premium Waiver and Payor Premium Waiver, the premium waiver benefits are applicable only if the insured is not the policyholder.

17 You can choose a policy term of 10, 15, 20, 25, 30, 35 or 40 years. Alternatively, you can choose a policy term of up to age 64, 74, 84 or 100 (last birthday).

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at income.com.sg/termlife-solitaire-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 20 August 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

Get in touch



MEET your Income advisor



CALL 6788 1777



CHAT instantly at income.com.sg/advisor-connect



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