

# Complete Life Secure

Navigate unpredictability with complete protection across various life stages and illnesses.

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**WHOLE LIFE INSURANCE**



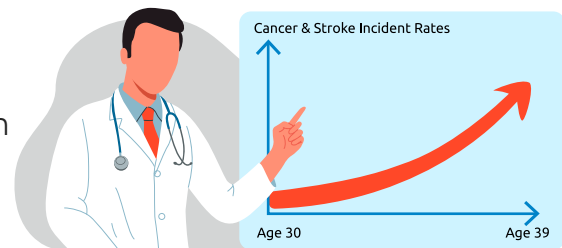
# DID YOU KNOW?



With a 21% mortality gap<sup>1</sup> for an economically active adult and a critical illness gap of 74%<sup>1</sup>, there's a shortfall in life insurance to sustain the lifestyle of loved ones in the event of illness or death.

The recommended coverage is roughly 9 times your annual income in the event of death and approximately 4 times for critical illnesses<sup>1</sup>. Are you and your family adequately covered to tide through tough times?

There are increasing trends for cancer<sup>2</sup> (since 2008 – 2012) and stroke<sup>3</sup> incident rates for Singaporeans aged 30-39. Starting your protection early with added coverage is important, as it allows you to focus on your recovery.



Some critical illnesses are difficult to treat and have high rates of recurrence. There is a 7 per cent to 11 per cent chance of relapse within five years of receiving initial treatment for patients with early-stage breast cancer<sup>4</sup>, and it can range from 5 to 15% for stroke<sup>5</sup>. It is good to be assured in the long term against repeated instances of critical illnesses when you're planning your coverage.

Singaporeans deemed mental health as their biggest health concern<sup>6</sup>. The prevalence of poor mental health increased from 13.4% in 2020 to 17% in 2022, and young adults aged 18 to 29 had the highest proportion of poor mental health at 25.3%<sup>7</sup>. Mental health struggles may result in lifestyle changes that are as significant as other critical illnesses. Mental wellness contributes to overall health and should not be neglected when defining insurance coverage.





## Secure comprehensive coverage during your prime years and enjoy financial flexibility in retirement

Life can be unpredictable at times. You are not able to foresee when illnesses or diseases may occur and affect your family's financial stability and quality of life. Secure your family's lifestyle with Complete Life Secure and additional riders that cover you across various life stages and illnesses and provide you with financial flexibility in your retirement years.

### Key Benefits



Boost your coverage with a **Multiplier Cover<sup>8,9</sup> of up to 500%** until the age of 65, 75 or 80



Get the flexibility to **convert a portion of the sum assured of your policy into an annual cash payout** from age 50 with Flexi Cash Access<sup>10</sup>



Get **continuous coverage in the event of retrenchment with up to 6 months of premiums waived<sup>9,11</sup>** if you are unemployed for 3 consecutive months

**Supplement your plan** with an Early Critical Secure rider<sup>12</sup> and an Advanced Critical Secure rider<sup>13</sup> for added peace of mind:



- **Be covered for up to 159 conditions**, which include early, intermediate and advanced stage dread diseases<sup>12,13,14</sup>



- **Receive extra protection for advanced stage dread disease<sup>14,15</sup>** (major cancer, heart attack of specified severity and stroke with permanent neurological deficit), even after making an early or intermediate stage dread disease claim

! First in Singapore among the whole life insurance plans



- **Guaranteed option to purchase a specified new term plan** covering death and terminal illness after a diagnosis of early, intermediate or advanced stage dread disease with the Guaranteed Post-Early DD Cover Option<sup>16</sup>

! First in Singapore



- Cover more ground with **additional coverage for mental<sup>17</sup>, special<sup>17</sup> and juvenile<sup>18</sup> conditions**

## Tailor-made for complete protection

Complete Life Secure is designed to provide lifelong protection across various life stages with the added benefit of accumulating cash value over time.

## Boost your coverage for enhanced protection

Depending on your needs, you can choose a Multiplier Cover<sup>8,9</sup> of up to 500% of the sum assured till the age of 65, 75 or 80, covering death, terminal illness and total and permanent disability.

Event	Coverage
<ul style="list-style-type: none"> <li>• Death</li> <li>• Total and Permanent Disability</li> <li>• Terminal Illness</li> </ul>	<b>Before the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b>
	100% of the sum assured plus bonuses <sup>19</sup>  <b>or</b>  Multiplier Cover <sup>8,9</sup> of 100%, 200%, 300%, 400% or 500% of the sum assured (depending on the selected Multiplier Cover);  <i>whichever is higher</i>
	<b>On or after the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b>
	100% of the sum assured plus bonuses <sup>19</sup>

## Rest easy with annual cash payouts when you need it most with Flexi Cash Access<sup>10</sup>

Choose to receive annual cash payouts for an extra boost to help with whatever comes your way by converting a portion of your Complete Life Secure policy's sum assured from age 50. You have the flexibility to choose your payout duration from as short as 10 years to the age of 100.

## Adapt your coverage to match life's big moments

Option to buy another life policy<sup>20</sup> and increase coverage for death and total and permanent disability without a health assessment upon reaching these major milestones in life: adulthood (turning 21), marriage, divorce, parenthood, death of a spouse, or residential property purchase.

## Build a stronger financial safety net with our supplementary riders

Enhance your coverage with our Early Critical Secure rider<sup>12</sup> and Advanced Critical Secure rider<sup>13</sup> add-ons. Below is a breakdown of the benefits to help you build comprehensive coverage for various life stages and illnesses.

### Early Critical Secure rider

#### Dread Disease Benefit

Secure yourself against up to 120 dread diseases<sup>12,14</sup> across early, intermediate and advanced stages.

Event	Coverage
Diagnosis of specified dread disease <sup>12,14</sup>	<p><b>Before the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b></p>
	<p>100% of the rider's sum assured plus pro-rated bonuses<sup>19</sup> of the basic policy</p>
	<p>or</p>
	<p>Multiplier Cover<sup>8,9</sup> of 100%, 200%, 300%, 400% or 500% of the rider's sum assured (depending on the selected Multiplier Cover);</p> <p><i>whichever is higher</i></p>
	<p><b>On or after the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b></p>
	<p>100% of the rider's sum assured plus pro-rated bonuses<sup>19</sup> of the basic policy</p>

### Advanced Restoration Benefit

First in Singapore among the whole life insurance plans

Receive extra protection<sup>14,15</sup> for major cancer, heart attack of specified severity and stroke with permanent neurological deficit, even after an early or intermediate stage dread disease claim is made.

Event	Coverage
<ul style="list-style-type: none"> <li>Major cancer;</li> <li>Heart attack of specified severity; or</li> <li>Stroke with permanent neurological deficit</li> </ul>	<b>Before the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b>
	50% of the rider's Multiplier Cover <sup>8,9</sup> (depending on the selected Multiplier Cover)
	<b>On or after the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b>
	50% of the rider's sum assured

### Mental Benefit

Mental wellness contributes to your overall health and should not be neglected. The Mental Benefit provides a payout of 30% of the rider's sum assured<sup>17</sup>. It covers you against 5 mental health conditions: major depressive disorder of specified severity, severe obsessive compulsive disorder, schizophrenia, bipolar disorder before age 75, and severe Tourette's disorder before age 21.

### Special Benefit

Coverage for special conditions such as diabetic complications, benign tumour and borderline malignant tumour are just as important. Get up to 30% of the rider's sum assured<sup>17</sup> upon diagnosis of any of the 17 covered conditions before the age of 85.

### Juvenile Benefit

For insured persons under 18 years old, the Juvenile Benefit<sup>18</sup> protects against 17 conditions, including Kawasaki disease, insulin dependent diabetes mellitus, autism of specified severity, and more, with 20% of the rider's sum assured.

### Guaranteed Post-Early DD Cover Option

First in Singapore

It will be more challenging to purchase another life insurance plan after a dread disease diagnosis. With our Guaranteed Post-Early DD Cover Option<sup>16</sup>, you can choose to purchase a specified new term plan to get coverage for death and terminal illness without us having to assess the insured's health upon diagnosis of early, intermediate or advanced stage dread disease covered under the Dread Disease Benefit.

## Advanced Critical Secure rider

### Dread Disease Benefit

Enhance your protection for advanced stage dread diseases<sup>13,14</sup>, covering 54 conditions.

Event	Coverage
Diagnosis of specified advanced stage dread disease <sup>13,14</sup>	<p><b>Before the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b></p>
	<p>100% of the rider's sum assured plus pro-rated bonuses<sup>19</sup> of the basic policy</p>
	<p style="text-align: center;">or</p>
	<p>Multiplier Cover<sup>8,9</sup> of 100%, 200%, 300%, 400% or 500% of the rider's sum assured (depending on the selected Multiplier Cover);</p> <p style="text-align: center;"><i>whichever is higher</i></p>
	<p><b>On or after the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b></p>
	<p>100% of the rider's sum assured plus pro-rated bonuses<sup>19</sup> of the basic policy</p>

**Major Impact Benefit**

Be assured you're covered in the event you are required to stay in an ICU for 4 days or more in one hospital admission<sup>13,21</sup> before the anniversary immediately after you reach age 85.

Event	Coverage
Require a stay of 4 days or more in an ICU	<b>Before the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b>
	20% of the rider's sum assured plus pro-rated bonuses <sup>19</sup> of the basic policy
	or
	20% of the rider's Multiplier Cover <sup>8,9</sup> (depending on the selected Multiplier Cover);  <i>whichever is higher</i>
	<b>On or after the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable)</b>
	20% of the rider's sum assured plus pro-rated bonuses <sup>19</sup> of the basic policy



**Explore our range of optional riders**

– Hospital CashAid rider, Dread Disease Premium Waiver rider, and Enhance Payor Premium rider for added peace of mind. Find out more at [income.com.sg/complete-life-secure](http://income.com.sg/complete-life-secure).





## How Complete Life Secure safeguards you

**Age  
30**



Paul, age 30, married, non-smoker, signs up for **Complete Life Secure**<sup>9</sup> with a sum assured of **\$200,000** and a premium term of 20 years. He chooses the Multiplier Cover<sup>8,9</sup> of 300% of the sum assured up to age 75.

He also supplements his plan with the **Early Critical Secure rider**<sup>12</sup> with a sum assured of **\$100,000** and the **Advanced Critical Secure rider**<sup>13</sup> with a sum assured of **\$100,000**.

He pays an **annual premium of \$8,977**.

Paul has been diagnosed with a non-cancerous benign tumour in his kidney.

Payout from Early Critical Secure rider:

Special Benefit<sup>17</sup>:  $\$100,000 \times 20\% = \mathbf{\$20,000}$

**Age  
35**



**Age  
37**



Paul was retrenched and unable to find employment for 6 months. He exercised the **Retrenchment Benefit**<sup>9,11</sup>, and his premiums for Complete Life Secure were **waived for 6 months**.

He was also diagnosed with major depressive disorder of specified severity in the same year.

Payout from Early Critical Secure rider:

Mental Benefit<sup>17</sup>:  $\$100,000 \times 30\% = \mathbf{\$30,000}$

Paul was diagnosed with early-stage prostate cancer.

Payout from Early Critical Secure rider<sup>12</sup>:

Dread Disease Benefit<sup>14</sup>:  $\$100,000 \times 300\% = \mathbf{\$300,000}$

**Age  
40**

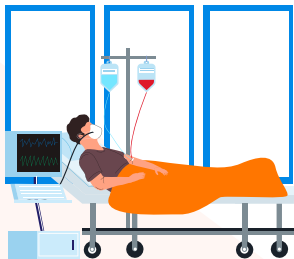


**Sum assured after payout:**

Complete Life Secure <sup>9</sup> :	Early Critical Secure rider <sup>12</sup> :	Advanced Critical Secure rider <sup>13</sup> :
\$100,000	\$0	\$100,000

He also exercised the **Guaranteed Post-Early DD Cover Option<sup>16</sup>** and purchased a new term plan, **Star Term Protect**, with a sum assured of **\$50,000** (50% of the rider's sum assured) covering death and terminal illness.

**Age  
45**



Paul was severely ill, and he stayed in the ICU for 4 days, receiving critical care.

Payout from Advanced Critical Secure rider<sup>13</sup>:

Major Impact Benefit<sup>21</sup>:  
 $(\$100,000 \times 300\%) \times 20\% = \mathbf{\$60,000}$

**Sum assured after payout:**

Complete Life Secure <sup>9</sup> :	Early Critical Secure rider <sup>12</sup> :	Advanced Critical Secure rider <sup>13</sup> :
\$80,000	\$0	\$80,000

Paul was diagnosed with advanced stage liver cancer.

Payout from Advanced Critical Secure rider<sup>13</sup>:

Dread Disease Benefit<sup>14</sup>:  $\$80,000 \times 300\% = \mathbf{\$240,000}$

Payout from Early Critical Secure rider<sup>12</sup>:

Advanced Restoration Benefit<sup>14,15</sup>:  
 $(\$100,000 \times 300\%) \times 50\% = \mathbf{\$150,000}$

**Age  
50**



Paul's policy has ended, and he **remains covered by the Star Term Protect plan.**  
**Total payout from policy and riders = \$800,000 (4x sum assured)**

**Age  
65**



**Assuming the sum assured of Paul's Complete Life Secure policy remains at \$200,000**, he chooses to exercise the Flexi Cash Access<sup>10</sup> by utilising 80% of the sum assured and receives an annual cash payout starting at **\$13,688<sup>22</sup>** at age 65. He would have received a total of **\$181,171<sup>22</sup>** over the next 10 years.

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

The illustrated annual cash payout above is not guaranteed and is 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., Paul would receive an annual cash payout starting at \$9,490<sup>23</sup> at age 65. He would have received a total of \$122,085<sup>23</sup> over the next 10 years when he chooses to exercise the Flexi Cash Access<sup>10</sup>.

## IMPORTANT NOTES

Benefits under the policy and riders are subject to their respective waiting periods and survival periods before they are payable. Any claim or benefit payable is subject to deduction of any amounts owing to us. You may refer to the policy conditions at [income.com.sg/complete-life-secure-policy-conditions.pdf](https://income.com.sg/complete-life-secure-policy-conditions.pdf) for the details and the definition of all covered conditions.

- 1 Life Insurance Association Singapore, [2022 Protection Gap Study – Singapore](#)
- 2 Health Promotion Board, [Cancer in Singapore](#)
- 3 TODAY, [‘I’m now just half a man’: Singaporean in his 30s gets stroke during hotel staycation; more new cases seen among younger adults](#)
- 4 The Straits Times, [‘Altruistic’ cancer cells die to let others survive so breast cancer recurs, 10-year study shows](#)
- 5 SingHealth, [\(2024, Nov 29\) Stroke – What it is. Patient Care: Conditions and Treatments](#)
- 6 Ipsos, [Singaporeans deem mental health as the biggest health problem](#)
- 7 Channel News Asia, [Prevalence of poor mental health increasing in Singapore; young adults have highest proportion at 25.3%](#)
- 8 Multiplier cover means a percentage of the sum assured shown in the policy schedule. The Multiplier Cover is applicable before the anniversary immediately after the insured reaches the age of 65, 75 or 80 (whichever is applicable).
- 9 Complete Life Secure includes a non-participating regular premium compulsory rider, Complete Life Secure – Protection Benefit. It pays the Retrenchment Benefit and part of the Multiplier Cover. Please refer to the policy conditions for further details.
- 10 You may exercise the Flexi Cash Access option to use a percentage of the basic policy’s sum assured for its cash value to receive an annual cash payout.  
The request to exercise this option must be made at least 30 days before each anniversary, starting from the anniversary:
  - the insured turns age 50; or
  - the premium term ends and all premiums have been fully paid, whichever is later.
 The cash payout will start from the anniversary immediately following our acceptance of the request and will be paid on an annual basis.  
You must fulfil the following criteria in order to exercise the option:
  - this is not a paid-up policy;
  - you do not have any policy loan on this policy;
  - the percentage of the basic policy’s sum assured you are using must be within the range of percentage determined by us; and
  - the basic policy must meet the minimum sum assured requirement and the cash payout must meet the minimum amount as determined by us.
 In the event the basic policy’s sum assured has been reduced because of accelerated payment, the cash payout will continue until the basic policy’s sum assured becomes zero. We reserve the right to adjust the cash payout in the event of any claims paid under the policy. Please refer to the policy conditions for further details.
- 11 If you are retrenched, you will not have to pay the premiums for the basic policy and Complete Life Secure – Protection Benefit up to six months from the next premium due date onwards. For this to apply, you must meet all the following conditions.
  - You must have paid at least six months’ premiums.
  - Your retrenchment must have taken place no earlier than six months after the cover start date.
  - You have not been able to find employment for three months in a row after being retrenched.
 You can claim for the Retrenchment Benefit only once under this policy. Please refer to the policy conditions for further details.

**IMPORTANT NOTES**

- 12 Any payment made for Dread Disease Benefit under this rider will form an accelerated payment, and reduce the sum assured and any bonuses of this rider and its basic policy by the same amount that we pay under this rider.  
For policies issued by us that include early and/or intermediate dread disease of the same dread disease, we will pay no more than \$350,000 for the same dread disease for each insured (no matter how many policies we have issued to cover each insured).  
Please refer to the policy conditions for further details.
- 13 Any payment under this rider will form an accelerated payment, and reduce the sum assured and any bonuses of this rider and its basic policy by the same amount that we pay under this rider. Please refer to the policy conditions for further details.
- 14 The total benefits (in relation to any dread disease benefits or equivalent benefits) under all policies, whether issued and paid by us or any other insurer, cannot be more than \$3.6 million (including premiums waived due to dread disease but excluding bonuses) ("Dread Disease Per Life Limit"). Please refer to the policy conditions for further details.
- 15 You can only make a claim under the Advanced Restoration Benefit if you have previously succeeded in claiming the Dread Disease Benefit for an early or intermediate stage dread disease and if your basic policy has not ended. We will only pay for this benefit once and this rider will end. Any amount we pay under Advanced Restoration Benefit will reduce the Dread Disease Per Life Limit. Please refer to the policy conditions for further details.
- 16 Upon diagnosis of the insured with early, intermediate or advanced stage dread disease covered under Dread Disease Benefit, a new term policy covering the insured may be taken up with only death and terminal illness benefits, without us having to assess the insured's health. Total and permanent disability will not be covered by the new term policy. The new term policy will include a waiting period of 2 years, within which we will not pay any claims. If an event giving rise to a claim occurs during the 2-year waiting period, we will not pay any claim under the new term policy, the new term policy will end and we will refund 100% of the premiums paid for the new term policy. We reserve the right to decide the type of new term policy to be offered and the insured must meet all the conditions to take up this option as listed in the policy conditions. Please refer to the policy conditions for further details.
- 17 For policies issued by us that include Special Benefit or Special and Mental Benefit, we will pay no more than the maximum claim limit for the same condition or procedure for each insured, no matter how many of such policies we have issued to cover the same insured.  
At most, we will pay the Special Benefit five times, as long as each claim is not for the same Special Benefit as any of the earlier claims.  
At most, we will pay the Mental Benefit three times, as long as each claim is not for the same Mental Benefit as any of the earlier claims. In addition, for each claim under the Mental Benefit as listed in the policy conditions, the diagnosis of the conditions must be at least 3 years apart.  
Please refer to the policy conditions for further details.
- 18 For policies we have issued that have the Juvenile Benefit, 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.
- 19 Bonus rates are not guaranteed, and the benefits payable will vary according to the future performance of the Life Participating Fund.
- 20 If the insured experiences a life event, the insured may choose to take up a new policy with only death and totally and permanently disabled benefits on the insured's life, without us having to assess the insured's health. We will limit the sum assured for the new policy to 50% of the sum assured for this basic policy that is before the basic policy's sum assured has been reduced due to an accelerated payment or exercising the Flexi Cash Access option or \$100,000 per policy, whichever is lower. The insured can take up this option no more than two times. Each time the insured takes up this option, it must be on a different life event. The insured must meet all the conditions to take up this option as listed in the policy conditions. Please refer to the policy conditions for further details.
- 21 The stay in ICU must be confirmed as necessary medical treatment. You can only claim the Major Impact Benefit once under this rider. For policies we have issued that have Major Impact Benefit, we will pay no more than \$100,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured). Please refer to the policy conditions for further details.



**IMPORTANT NOTES**

- 22 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.
- 23 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.

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 plan at [income.com.sg/complete-life-secure-policy-conditions.pdf](https://income.com.sg/complete-life-secure-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. 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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This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 24 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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