



Living Life

— your —
way

Lady 360

TERM LIFE INSURANCE

360° protection for ladies.
Better peace of mind.

Important Note

This material is for general information only. The precise terms, conditions and exclusions of this product can be found at www.income.com.sg/lady360-policy-conditions.pdf.

This product is developed to benefit our customers, but it does not have regard to the specific investment objectives, needs and financial situation of any customer. If a customer is unsure whether this product is suitable, please ensure that the customer obtains advice from a qualified adviser. This plan does not have any cash value.

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Information is correct as at **19 October 2016**.

Product Overview

Product Proposition & Benefits

Target Market

Product Proposition

Target Market

Target Females in their 20s to 30s.

Unique Benefits

who want differentiated and unique benefits to speak to the women today

- more relevant in today's world
- understand the needs and challenges of today's women



Complement Existing Insurance

who want a plan that fill gaps and complement existing insurance coverage

Affordable Female Specific Protection

Affordable, female specific protection plan which can accompany them through their life journey

Target Market

Suitable Customers

1. Female customers who are looking for an affordable, female specific protection plan which can accompany them through their life journey.
2. Female customers who want a plan that fill gaps and complement their existing coverage

Unsuitable Customers

1. Female customers who are looking for a protection plan with cash values.
2. Female customers who are looking for comprehensive critical illness coverage and not just female specific protection plan.

Product Description

Product Description

Lady 360 is a non-participating, regular premium plan specifically designed to meet the protection needs of women.

It provides coverage for death, specific female illnesses, and surgeries as well as post diagnosis support and biennial health screening for the insured.



Benefits

This policy will pay according to the benefit table if a claim arises from an insured event during the term of the policy. There can be a claim for more than one insured event from Female illnesses benefit, Female surgeries benefit and Support benefit, up to the cover limit as set out in the benefit table, provided it is not for the same illness, surgery or cause (except for cancer).

If a claim that is less than the cover limit for Female illnesses benefit, Female surgeries benefit and Support benefit is paid, the percentage of the sum assured payable for that benefit will reduce accordingly.

This policy will end when:

- the total claims paid for the insured events under Female illnesses benefit amounts to 100% of the sum assured, Female surgeries benefit, amounts to 50% of the sum assured and Support benefit amounts to 100% of the sum assured; or
- the death benefit is paid,

Whichever is earlier.

Lady 360 Benefit Table

CATEGORY OF INSURED EVENTS	COVER LIMIT
(1) Death benefit	\$10,000
(2) Female illnesses benefit <ul style="list-style-type: none"> Chronic autoimmune hepatitis Malignant cancer of female sites Rheumatoid arthritis SLE with lupus nephritis 	100% of Sum Assured
<ul style="list-style-type: none"> Carcinoma in situ of female sites Osteoporotic fractures of the hip and vertebra requiring surgery or repair 	50% of Sum Assured
(3) Waiver of premium on Female illnesses benefit	Waive premiums for 24 months upon a successful claim for any of the covered female illnesses under Female illnesses benefit.

Lady 360 Benefit Table

CATEGORY OF INSURED EVENTS	COVER LIMIT
(4) Female surgeries benefit <ul style="list-style-type: none"> • Radical vulvectomy • Wertheim's operation • Uterus, total pelvic exenteration 	50% of Sum Assured
<ul style="list-style-type: none"> • Breast lumpectomy – bilateral • Mastectomy – bilateral or unilateral • Hysterectomy • Complicated repair of fistula 	30% of Sum Assured
<ul style="list-style-type: none"> • Breast lumpectomy – unilateral • Urinary incontinence requiring surgery • Uterine prolapse requiring surgery • Thyroid disorders requiring surgery • Polycystic ovarian syndrome requiring surgery 	15% of Sum Assured

Lady 360 Benefit Table

CATEGORY OF INSURED EVENTS	COVER LIMIT
(5) Support benefit <ul style="list-style-type: none"> Reconstructive surgery benefit due to mastectomy following breast cancer or carcinoma in situ of the breast, malignant skin cancer, accidental burns and accident 	100% of Sum Assured
<ul style="list-style-type: none"> Oocyte cryopreservation benefit 	25% of Sum Assured
<ul style="list-style-type: none"> Breast cancer – molecular gene expression profiling test for treatment guidance benefit 	15% of Sum Assured (subject to a maximum of \$7,500)
<ul style="list-style-type: none"> Outpatient psychiatric benefit 	5% of Sum Assured
<ul style="list-style-type: none"> Hormone replacement therapy benefit 	5% of Sum Assured
(6) Care Benefit <ul style="list-style-type: none"> Biennial Health Screening 	Available biennially from the second policy anniversary of the cover start date.
<ul style="list-style-type: none"> Lady 360 Treats 	Available

Please refer to the policy contract for the full definitions of each insured event covered and the circumstances in which a claim can be made.

Lady 360 Benefit

(1) Death Benefit

- Upon death of the insured during the policy term, a death benefit of \$10,000 will be payable.
- The policy terminates thereafter.

Lady 360 Benefit

(2) Female Illnesses Benefit

- Upon the insured being diagnosed by a registered medical practitioner with any of the covered female illnesses shown in the benefit table below during the policy term, this benefit will pay up to the limit shown in the benefit table. The total amount paid under this benefit will not exceed 100% of the sum assured.

Female Illnesses Benefit	Benefits Payable (as a Percentage of Sum Assured)
Chronic autoimmune hepatitis	100%
Malignant cancer of female sites	
Rheumatoid arthritis	
SLE with lupus nephritis	
Carcinoma in situ of female sites	50%
Osteoporotic fractures of the hip and vertebra requiring surgery or repair	

- Each female illness can be claimed only once except for cancer. Please refer to the policy contract for the circumstances to which more than one claim can be made for cancer.
- If more than one condition is diagnosed in any of the paired organs on the same date, though they may exist in different stages or forms, only the benefit relating to one of these conditions for which the highest benefit amount is payable will be paid.
- This benefit is payable only if the insured survives for at least a period of 7 days after the diagnosis of the covered female illness.
- The Female illnesses benefit will end upon payment of 100% of the sum assured.

Lady 360 Benefit

(3) Waiver of Premium on Female Illnesses Benefit

- Upon a successful claim for any of the covered female illnesses during the policy term, premium payments on the policy will be waived for the next 24 months or until the end of the policy term, whichever is earlier.
- This benefit will waive the premiums that are due after the diagnosis date of any of the covered female illnesses.
- This benefit can be claimed only once.

Please note:

For 10-year renewable term, if for example the claim for female illnesses benefit occurs in the first month of the 10th policy year, premiums will be waived only until the end of the 10 year policy term, i.e. total of 11 months. Premiums for first 13 months of the next 10-year term upon renewal will not be waived even if not the entire 24 months' of premium have been waived in the first 10-year term

Lady 360 Benefit

(4) Female Surgeries Benefit

- Upon the insured undergoing a female surgery shown in the benefit table below during the policy term, this benefit will pay up to the limit shown in the benefit table.

Female Surgeries Benefit	Benefits Payable (as a Percentage of Sum Assured)
Radical vulvectomy	50%
Wertheim's operation	
Uterus, total pelvic exenteration	
Breast lumpectomy - bilateral	30%
Mastectomy – bilateral or unilateral	
Hysterectomy	
Complicated repair of fistula	
Breast lumpectomy - unilateral	15%
Urinary incontinence requiring surgery	
Uterine prolapse requiring surgery	
Thyroid disorders requiring surgery	
Polycystic ovarian syndrome requiring surgery	

Lady 360 Benefit

(4) Female Surgeries Benefit (*Continue*)

- The total amount paid under this benefit will not exceed 50% of the sum assured.
- The surgery must be considered medically necessary by a registered medical practitioner and is done in a hospital in Singapore.
- If the insured underwent multiple female surgeries due to the same condition, only the female surgery which has the highest benefit limit will be paid.
- Each female surgery can be claimed only once except for surgeries due to cancer. Please refer to the policy contract for the circumstances to which more than one claim can be made for cancer.
- If more than one condition is diagnosed in any of the paired organs on the same date, though they may exist in different stages or forms, only the benefit relating to one of these conditions for which the highest benefit amount is payable will be paid.
- The Female surgeries benefit will end upon payment of 50% of the sum assured.

Lady 360 Benefit

(4) Female Surgeries Benefit (*Continue*)

However, there can be more than one claim under this benefit as long as it is not for the same surgery and not for the same condition, and provided the total amount claimed does not exceed 50% of the sum assured.

Example 1:

Sum assured of plan: \$100,000

Maximum claimable amount under female surgery benefit: \$50,000

1st claim paid for thyroid disorders requiring surgery: \$15,000

Claimable balance: \$35,000 (\$50,000-\$15,000)

2nd claim paid for Wertheim's operation: \$35,000

(Amount of claim paid out is \$35,000 instead of \$50,000 as this is the claimable balance after the 1st claim).

Lady 360 Benefit

(5) Support Benefit

- Upon the insured making a claim for any of the insured events under Support benefit shown in the benefit table below during the policy term, this benefit will pay up to the limit shown in the benefit table. The total amount paid under this benefit will not exceed 100% of the sum assured. The Support benefit will end upon payment of 100% of the sum assured.

Support Benefit	Benefits Payable (as a Percentage of Sum Assured)
Reconstructive surgery benefit due to mastectomy following breast cancer or carcinoma in situ of the breast, malignant skin cancer, accidental burns and accident	100%
Oocyte cryopreservation benefit	25%
Breast cancer – molecular gene expression profiling test for treatment guidance benefit	15%, subject to a maximum of S\$7,500
Outpatient psychiatric benefit	5%
Hormone replacement therapy benefit	5%

Lady 360 Benefit

(5) Support Benefit

Example:

Sum assured of plan: \$100,000

1st claim paid for hormone replacement therapy: \$5,000

Claimable balance: \$95,000 (\$100,000-\$5,000)

2nd claim paid for reconstructive surgery due to malignant skin cancer: \$95,000

(Amount of claim paid out is \$95,000 instead of \$100,000 as this is the claimable balance after the 1st claim).

The Support benefit will end upon payment of 100% of the sum assured.
The insured event must be done in a hospital in Singapore.

Lady 360 Benefit

(a) Reconstructive Surgery Benefit due to Mastectomy following Breast Cancer or Carcinoma in Situ of the Breast, Malignant Skin Cancer, Accidental Burns and Accident

Upon the insured undergoing a reconstructive surgery due to mastectomy following breast cancer or carcinoma in situ of the breast, malignant skin cancer, accidental burns or accident, 100% of the sum assured will be payable.

The reconstructive surgery must be certified by a registered medical practitioner and is done in a hospital in Singapore.

The claim for reconstructive surgery must be made within 365 days from the date of diagnosis of the breast cancer or carcinoma in situ of the breast, malignant skin cancer, accidental burns or from the date of the accident.

The Support benefit will end after this benefit is claimed.

Lady 360 Benefit

(b) Oocyte Cryopreservation Benefit

Upon the insured between the age of 15 to 40 years undergoing oocyte cryopreservation treatment before chemotherapy or radiotherapy (target therapy is excluded) to treat cancer, 25% of the sum assured will be payable.

The chemotherapy or radiotherapy treatment must be recommended by a registered medical practitioner.

This benefit can be claimed only once.

(c) Breast Cancer – Molecular Gene Expression Profiling Test for Treatment Guidance Benefit

Upon the insured undergoing a molecular gene expression profiling test during the policy term, 15% of the sum assured, subject to a maximum of \$7,500 will be payable. The insured must be diagnosed with breast cancer and must have undergone surgical excision of an early stage malignant breast tumor.

This test must be recommended and done by a registered medical practitioner.

This benefit can be claimed only once.

Lady 360 Benefit

(d) Outpatient Psychiatric Benefit

Upon diagnosis of the insured with major depressive disorder (MDD) or anxiety disorder due to traumatic life events, 5% of the sum assured will be payable.

The insured must be diagnosed with the mental health condition by a registered psychiatrist in Singapore and must be under medication prescribed by a registered psychiatrist in Singapore for at least six continuous months.

This benefit can be claimed only once.

Traumatic life event means the:

- (1) insured was diagnosed with heart attack of specified severity, kidney failure, stroke, major cancers or loss of independent existence; or
- (2) insured was disfigured due to accidental burns; or
- (3) death of the insured's spouse or child.

Lady 360 Benefit

(e) Hormone Replacement Therapy Benefit

Upon certification by a registered medical practitioner that it is medically necessary for the insured who is under the age of 50 years to be on hormone replacement therapy as a result of a bilateral oophorectomy or hysterectomy (or both), 5% of the sum assured will be payable.

The indication for the hormone replacement therapy should be deemed medically necessary, prescribed for a minimum of one year after the oophorectomy or hysterectomy (or both) and certified by the appropriate treating specialist.

This benefit can be claimed only once.

Lady 360 Benefit

(6) Care Benefit

Care Benefit
Biennial Health Screening
Lady 360 Treats



Biennial Health Screening

This benefit provides the insured with a biennial health screening, which is available from the second policy anniversary of the cover start date. A letter will be sent to the policyholder when this benefit is due.

This benefit is not transferable and the health screening must be completed within 180 days from the date indicated on the letter and conducted at any one of the panel of clinics listed on the letter.

Please note that the items in the health screening package may be subject to change without prior notice.

Sample Health Screening Voucher Letter



15 November 2018

Mary Tan
3 Queen Street
#05-75
Singapore 158675

Dear policyholder

Lady 360 - Biennial Health Screening

Thank you for insuring with Income. We are pleased to present a complimentary health screening package for the insured – Mary Tan as part of the benefits for your Lady 360 policy.

The list of included tests and panel of clinics available for the Health Screening is enclosed. Please call any of the clinics to make an appointment for the health screening. When making the appointment, please provide the following information:

- 1) Lady 360 policy number 1001235589
- 2) NRIC number of Mary Tan
- 3) Contact Number

This letter is valid for 180 days from the date of this letter and it must be produced at the point of the check-up.

We care about your well-being and hope you make use of this package.

If you have any questions, please contact our customer service officers at 6788 1122 or email us at csquery@income.com.sg.

**Sample Health Screening
Voucher Letter (Lady 360)**

Policy Limits & Guidelines

POLICY LIMITS

Policy Term:	10-year renewable term (auto-renewable, provided there is no event giving rise to a claim) up to maximum coverage age of 64 last birthday (or) Coverage term up to age 64 last birthday
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Conditions for Policy Term:

If the policy term is up to age 64, we will:

- cover the insured up to the anniversary immediately after the insured's 64th birthday.

For the 10-year renewable policy term, we will:

- renew the policy for the same policy term and sum assured, if there is no claim under your policy during the policy term;
- renew the policy up to the anniversary immediately after the insured's 64th birthday if the policy is renewed on or after the insured's 45th birthday;
- require you to pay the premium based on the policy's renewal term, sum assured and the age of the insured at the time the policy is renewed.

Policy Limits & Guidelines

POLICY LIMITS

Entry Age: 10-year renewable term
15 to 44 last birthday
Coverage term up to age 64 last birthday
15 to 59 last birthday

Premium Term: Same as policy term

Sum Assured Limit: Minimum: \$25,000
Maximum: \$100,000 (Available in multiple of \$1,000)

Maximum Coverage Age 64 Last Birthday

UNDERWRITING

Health and financial underwriting (where applicable) are required.

Comparative Analysis

Table of Difference (Lady Plus Rider and Lady 360 Plan)

Important Note

The information presented in this material is for general information only. The information listed was obtained by us from publicly available sources which we believe to be reliable. Income does not warrant or make any representations on any information set out in this material in terms of their correctness, accuracy, reliability, or otherwise. Income expressly disclaims any and all liability for representations and warranties, express or implied, contain herein, or for omissions. Please refer to the respective policy contracts for the precise terms and conditions.

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Client Advisers, Financial Consultants, Financial Associates, Financial Services Advisers and Insurance Advisers of Income are **not allowed** to make any comparisons with the products of other insurers during sales presentation or when prospecting.

The information in this material is updated on **11 July 2016**, and is subject to change.

Table of Differences

Item Description	Base Product	New Product
Product Name	Lady Plus Rider	Lady 360 Plan
Product Code	LPV1	LPN
BENEFITS		
Death Benefit	NA	\$10,000
Female Illnesses Benefit		
Chronic autoimmune hepatitis	50%	100%
Malignant cancer of female sites	100%	100%
Rheumatoid arthritis	NA	100%
SLE with lupus nephritis	100%	100%
Carcinoma in situ of female sites	100%	50%
Osteoporotic fractures of the hip and vertebra requiring surgery or repair	50%	50%
Waiver of Premium on Female Illnesses Benefit	NA	Waive premiums for 24 months upon a successful claim for any of the covered female illnesses under Female illnesses benefit.
Female Surgeries Benefit		
Breast lumpectomy – bilateral	NA	30%
Breast lumpectomy – unilateral	NA	15%
Urinary incontinence requiring surgery	NA	15%
Uterine prolapse requiring surgery	NA	15%
Thyroid disorders requiring surgery	NA	15%
Polycystic ovarian syndrome requiring surgery	NA	15%
Mastectomy – unilateral or bilateral	Reimburses actual expenses paid, up to 50% of SA	30%
Hysterectomy		30%
Radical vulvectomy		50%
Complicated repair of fistula		30%

Table of Differences

Wertheim's operation		50%
Uterus, total pelvic exenteration		50%
Pregnancy Complications		
Maternal death	100%	NA Covered under Maternity 360 Plan
Disseminated intravascular coagulation		
Acute fatty liver of pregnancy		
Choriocarcinoma and hydatidiform mole		
Ectopic pregnancy		
Pre-eclampsia of pregnancy		
Congenital Anomalies		
Down's syndrome	100% Previously coverage was embedded – compulsory regardless of age with 10 months waiting period	NA Covered under Maternity 360 Plan
Spina bifida		
Tetralogy of fallot		
Transposition of the great vessels		
Tracheo-esophageal fistula or esophageal atresia		
Development dysplasia of the hip		
Absence of two limbs		
Anal atresia		
Infantile hydrocephalus		
Cleft lip and/or cleft palate		
Patent ductus arteriosus		
Congenital hypertrophic pyloric stenosis		
Atrial septal defect		
Club foot		
Death of foetus or child of insured		
Support Benefit		

Table of Differences

Reconstructive surgery benefit due to mastectomy following breast cancer or carcinoma in situ of the breast, accidental burns and accident	Actual expenses paid, up to 100% of SA	100%
Reconstructive surgery benefit due to malignant skin cancer	NA	
Oocyte cryopreservation benefit	NA	25%
Breast cancer – molecular gene expression profiling test for treatment guidance benefit	NA	15% Subject to a maximum of \$7,500
Outpatient psychiatric benefit	NA	5%
Hormone replacement therapy benefit	NA	5%
Care Benefit		
Biennial Health Screening	NA	✓
Lady 360 Treats	NA	✓
POLICY LIMITS		
Entry Age	15 – 74 ALB	10-year renewable term: 15 – 44 ALB Coverage term up to the anniversary immediately after 64 ALB: 15 – 59 ALB
Coverage Term	Renewable to 84 ALB	10-year renewable term (auto-renewable) up to maximum coverage age of 64 last birthday Or Coverage term up to the anniversary immediately after age 64 last birthday
Sum Assured	Max \$30,000	\$25,000 - \$100,000 (multiples of \$1,000)
Premium Rates	Non guaranteed, Flat rate of \$2 per 1,000 SA regardless of age	Non guaranteed, Levelised based on age at entry

Premium Rates Comparisons

SA \$25,000 (Premiums per annum)

Age (LB)	Lady Plus Rider	Income Lady 360 (Standalone plan)	
		10-year Renewable	Up to age 64LB
24	\$576.90	\$275.75	\$469.60
34		\$418.55	\$582.10
44		\$660.85	\$713.35

SA \$50,000 (Premiums per annum)

Age (LB)	Lady Plus Rider	Income Lady 360 (Standalone plan)	
		10-year Renewable	Up to age 64LB
24	NA	\$551.50	\$939.20
34		\$837.10	\$1,164.20
44		\$1,321.70	\$1,426.65

The premium rates are for non-smokers.

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Concept Selling Idea

Case Study 1 with Needs Analysis

Flair : Basis of Recommendation

Benefits & Limitations

Case Study Example

Jenna Tan, female, age last birthday 25, non-smoker, is looking to enhance her existing coverage in critical illness protection and would like to consider coverage that extends to female illnesses.

My Financial Goals

Tick (✓) your priority level for the goals which are applicable to you, and tick (✓) the goals you want your representative to plan for in your needs analysis.

Basic protection	Myself					Spouse				
	Priority									
	Level				Needs analysis [§]	Level				Needs analysis [§]
	H	M	L	NA		H	M	L	NA	
Income protection (death)			✓		<input type="checkbox"/>					<input type="checkbox"/>
Income protection (disability)			✓		<input type="checkbox"/>					<input type="checkbox"/>
Critical illness	✓				✓ <input type="checkbox"/>					<input type="checkbox"/>
Medical and hospitalisation costs			✓		<input type="checkbox"/>					<input type="checkbox"/>
Personal accident			✓		<input type="checkbox"/>					<input type="checkbox"/>
Long-term care			✓		<input type="checkbox"/>					<input type="checkbox"/>
Others [*] Female Illnesses	✓		✓		✓ <input type="checkbox"/>					<input type="checkbox"/>

Needs Analysis for Jenna, ALB 25

My Basic Protection (Needs Analysis)

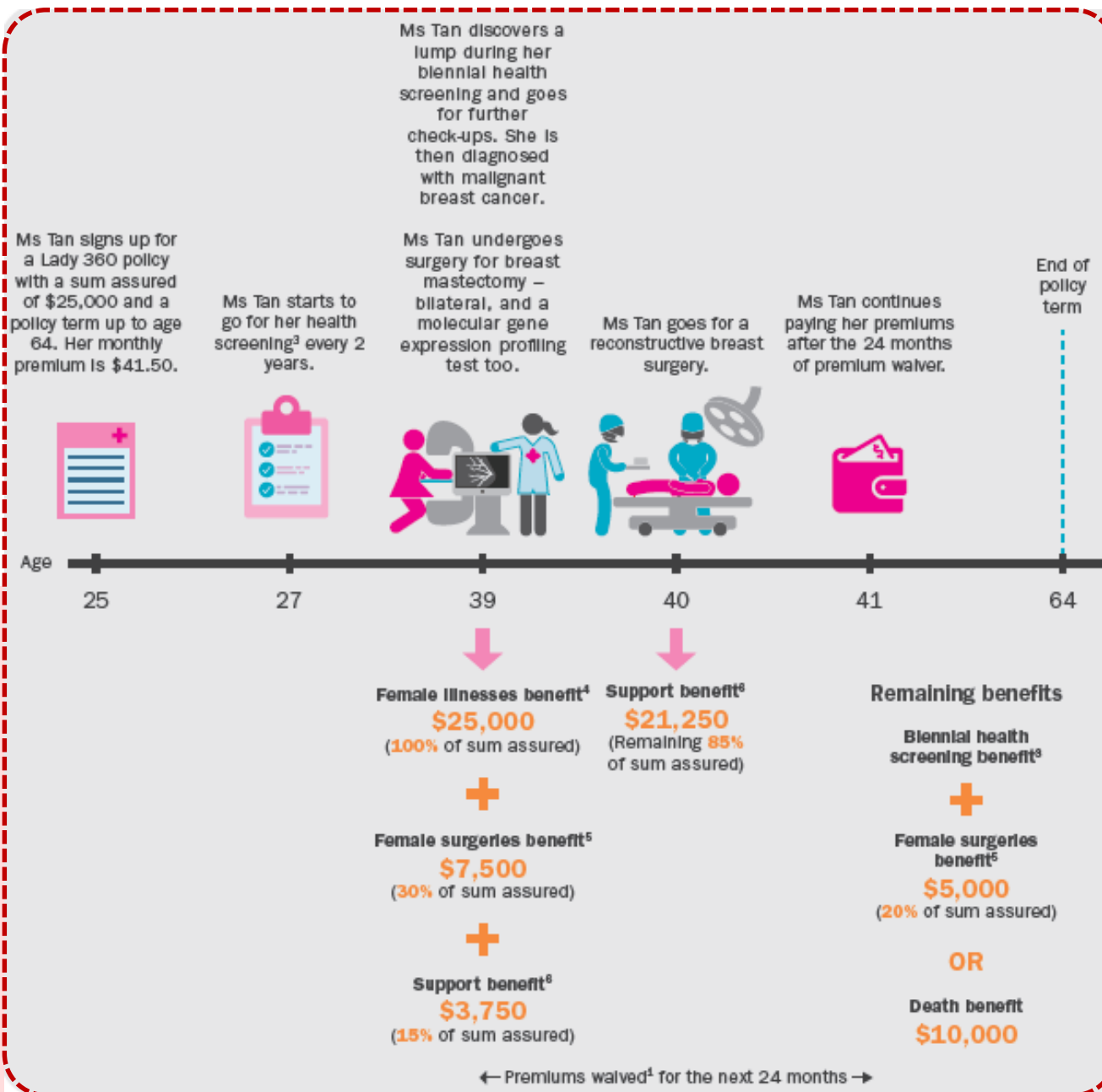
Income protection upon critical illness	Myself	Spouse
Replacement income needed (PMT) per year	\$30,000	
Years to receive income (n)	5	
Inflation adjusted rate of return (i)	1.94	
Lump sum needed (PV)	\$144,393.66	
Add: treatment costs	\$50,000	
Total fund needed	\$194,393.66	
Less: current insurance coverage	0	
Less: current investment proceeds	0	
Total shortfall/surplus	\$194,393.66	

Solution: VivoLife 180, original Sum Assured 100,000 proposed.
Premiums: \$127 / Mthly

Other protection needs: Female Illness Coverage	Self	
Lump sum needed (PV)	\$25,000	
Add: immediate cash needs	0	
Less: current resources/provision	0	
Total shortfall/surplus	\$25,000	

Solution: Female Illness coverage (Lady 360)
Premiums: \$41.50 / Mthly

Note: For other protection needs such as mortgage insurance and insurance for other dependants etc.



How Lady 360 protects you

Ms. Tan, age 25, non-smoker, is looking for a plan that covers female illnesses. She signs up for Lady 360 with a sum assured of \$25,000 and a policy term of up to age 64.

F.L.A.I.R : Basis of Recommendation

F

Financial Objectives(s) to be established

- Basic Protection, Asset Building, Asset Protection & Distribution.

L

Liquidity

- Cash available after setting aside at least 6 months of monthly expenses as emergency cash.

A

Affordability

- Monthly Surplus (income – expense = surplus/deficit) OR Lump sum saving in bank to service the policy

I

Investment Time Horizon

- Expected maturity of the policy

R

Risk Profile

- Based on risk profiling questionnaire

Recommendation Writing

Financial objectives:

During our discussion, you mentioned that you would like to enhance your critical illness coverage as you do not wish to be burden with financial worries should such unforeseen situation arise. You indicated your high priorities as critical illness protection and female illness coverage with a shortfall of \$194,393.66 and \$25,000 respectively.

As you wish to be covered throughout your life period for critical illness coverage, VivoLife 180 is recommended to you to address your needs and partially reduce your shortfall. Lady 360 is recommended to you to provided additional coverage specific to female illness to enhance your protection needs.

Liquidity:

You have sufficient amount in your bank balance for liquidity in the event of emergency.

Affordability:

You have a cash surplus of \$1,000 monthly, of which, you budget aside \$170 monthly to address your concerns highlighted. VivoLife 180 and Lady 360 with monthly premiums of \$127 and \$41.50 respectively are proposed within your budget and affordability. The premiums will be payable till age 64.

Investment Time Horizon:

NA

Risk Profile:

Your risk profile is moderately conservative and you are aware that VivoLife 180 is a participating, regular whole life plan while Lady 360 is a term plan. You are aware of the risk associated with Vivolife 180 as the projections are non-guaranteed.

Benefits & Limitations – Lady 360

BENEFITS

- 1) Lady 360 provides financial protection for specific female illnesses.
- 2) Lady 360 provide Biennial Health Screening as a form preventive measure against female illnesses.

LIMITATIONS

- 1) The coverage of Lady 360 is till age 64.
- 2) Lady 360 is a term plan and does not have any cash value.


Sales Support

Application Form

Underwriting Requirement

Brochure

Application Form (Regular App form)

		NTUC Income Insurance Co-operative Limited NTUC Income Centre 75 Bras Basah Road Singapore 189557 Tel: 63 INCOME/6788 1777 Fax: 6338 1500 Email: csquery@income.com.sg Website: www.income.com.sg	
Application for life insurance (regular premium)			
Statement under Section 25(5) of the Insurance Act, Cap. 142 (or any future amendments to it) You must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.			
For official use			
Adviser's name	Adviser's code	Source code	Delivered by <input type="checkbox"/> Mail <input type="checkbox"/> Hand
Details of proposer			
Name (as shown in NRIC)		NRIC or FIN number	Date of birth (dd/mm/yyyy)
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others (Please give details) _____		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Height (metres) Weight (kilograms)
Home address		Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	
Contact number (Office) (House) (Hand phone)		Email	
If your contact particulars (i.e. address, contact number and email) indicated in this form are different from your existing records with us, we will update all your existing policies with the new contact particulars. But if you do NOT want us to update the address for any of your policy, please indicate the policy number below. Address will not be updated for policy number(s):			
Name of company or school		Yearly income (S\$)	Occupation
Are you a United States (U.S.) citizen or a U.S. resident for tax purposes? <input type="checkbox"/> Yes. My Taxpayer Identification Number (TIN) is <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> No If you answered yes, you are required to complete Form W-9. Please note that any false, misleading or fraudulent information regarding your U.S. citizen or U.S. resident status for U.S. federal income tax purposes may result in certain penalties.			Exact nature of work
Details of insured (if different from proposer)			
Relationship to proposer			

Underwriting

- Lady 360 should not be aggregated with other CI benefits per life since the illnesses covered are not the standard 40 CIs.
- In addition, there is no aggregation with LadyPlus
- Lady 360 will not be aggregated with non-Lady 360 policies
- Lady 360 is not subject to routine medical based on sum assured
- There is only aggregation within Lady 360 for clients who hold multiple Lady 360 policies but subject to **max \$100K SA per life**
- Subject to full underwriting; loading and/or exclusions may apply

Lady 360 – Important Note

- **Welcome treat for limited number of policyholders**
- From 9 Dec 2016 onwards, all hardcopy forms (e.g. proposal forms) and systems will be enhanced to include the following question. With this change, customers do not need to sign up for Income Treats via me@income

6. Income's rewards programme

Please indicate if you wish to be a member of Income's rewards programme.

☐

Yes

☐

No

If you would like to receive updates on the rewards programme, please also select "Yes" under the marketing material option.


For more information on Income's rewards programme, please visit www.income.com.sg/rewards

- Between 28 Oct (product launch date) and 8 Dec, customers still need to sign up for Income Treats via me@income

Brochure

The brochure features a woman in a white t-shirt and black shorts jumping over a cliff edge, with a vast, hilly landscape in the background under a blue sky. The Income logo is in the top right corner. The title 'Living Life your way' is centered, with a hand icon above it. Below the image, the product name 'Lady 360' is displayed in large white letters on a blue background, with 'TERM LIFE INSURANCE' in smaller text below it. The tagline '360° protection for ladies. Better peace of mind.' is also present. A paragraph describes the product as a comprehensive yet affordable female protection plan. A section titled 'Why is it good for me?' lists five benefits: 1. 360° female protection plan for peace of mind, 2. Waiver of premium¹ for the next 24 months upon diagnosis of a specific female illness, 3. Affordable premiums from \$1.40 per day², 4. Biennial health screening benefit³, and 5. Exclusive treats for women. A pink ribbon is positioned on the right side of the brochure.

income
made different



Living Life
— your —
way

Lady 360
TERM LIFE INSURANCE

360° protection for ladies.
Better peace of mind.

Filial daughter. Loving wife. Nurturing mother. Supportive friend. Inspirational leader. Taking on multiple roles can be challenging, and a modern day woman deserves protection that is able to keep up with her needs. Live life your way with Lady 360, a comprehensive yet affordable female protection plan thoughtfully designed for women.

Why is it good for me?

- 1 **360° female protection plan** for peace of mind
- 2 **Waiver of premium¹ for the next 24 months** upon diagnosis of a specific female illness
- 3 **Affordable premiums** from \$1.40 per day²
- 4 **Biennial health screening benefit³**
- 5 **Exclusive treats for women**

Panel of Clinics

Panel of Clinics | HEALTH SCREENING FOR INSURED UNDER 40 YRS OLD

ADDRESS & CONTACT DETAILS

Crawfurd Medical Centre Pte Ltd

3 Temasek Boulevard #02-482 Suntec City Mall (North Wing Between Tower 1 & 2) S(038983)
Tel: 6804 9580

Healthway Wellness and Screening Centre (HSWC)

176 Orchard Road #06-02/03/04 The Centrepont S(238843)
Tel: 6733 0355

Singapore Medical Specialists Centre Pte Ltd

290 Orchard Road #09-23/27 Paragon (Lift Lobby C) S(238859)
Tel: 6565 6868/ 6881 8000

Fullerton Healthcare Group Pte Ltd

1. Fullerton Healthcare Screening Centre

@ Ngee Ann City
391B Orchard Road #26-02 Ngee Ann City Tower B
S(238874)

2. Fullerton Healthcare Screening Centre

@ Ocean Financial Centre
10 Collyer Quay #03-08 Ocean Financial Centre
S(049315)

For appointment booking: Tel: 6333 3636 (option 2) or email: ehs@fullertonhealthcare.com

Raffles Medical Group

1. Healthcheck @ Raffles Hospital
585 North Bridge Road
Level 1 Raffles Hospital
S(188770)
Tel: 6311 1130

2. Marina Bay Financial Centre
12 Marina Boulevard
#17-05 MBFC Tower 3
S(018982)
Tel: 6636 0390

3. Shaw Centre
1 Scotts Road Shaw
Centre Level 4 #09 to 14
S(228208)
Tel: 6838 0080

4. Holland Village
118 Holland Avenue
#05-02/03/04 Raffles
Holland V S(278997)
Tel: 6250 1411

Panel of Clinics | HEALTH SCREENING FOR INSURED 40 YRS OLD & ABOVE

ADDRESS & CONTACT DETAILS

Crawfurd Medical Centre Pte Ltd

3 Temasek Boulevard #02-482 Suntec City Mall (North Wing Between Tower 1 & 2) S(038983)
Tel: 6804 9580

Healthway Wellness and Screening Centre (HSWC)

176 Orchard Road #06-02/03/04 The Centrepont S(238843)
Tel: 6733 0355

Raffles Medical Group

RafflesMedical @ Raffles Hospital
585 North Bridge Road Level 2 Raffles Hospital S(188770)
Tel: 6311 2233

Singapore Medical Specialists Centre Pte Ltd

290 Orchard Road #09-23/27 Paragon (Lift Lobby C) S(238859)
Tel: 6565 6868/ 6881 8000

Fullerton Healthcare Group Pte Ltd

- | | |
|--|--|
| 1. Fullerton Healthcare Screening Centre
@ Ngee Ann City
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For appointment booking: Tel: 6333 3636 (option 2) or email: ehs@fullertonhealthcare.com

Health Screening Package | HEALTH SCREENING FOR INSURED UNDER 40 YRS OLD

HEALTH SCREENING PACKAGE INCLUDES

- Medical Examination By Doctor
Interview on Medical History, Physical Examination & Pap Smear
- Clinical Assessment
Height & Weight Measurement, Body Mass Index (BMI), Blood Pressure, Visual Acuity & Colour Vision
- Blood Tests (Fasting Required)
Full Blood Count, Erythrocyte Sedimentation Rate (ESR), Kidney function, Liver function, Diabetic Screening, Uric Acid/ Gout, Lipid/ Cholesterol Profile, Thyroid Screening (Free T4, TSH), Hepatitis A & B Screening & Venereal Disease (VDRL/ TPHA)
- Radiological Investigation
Choice of Pelvis Ultrasound or Mammogram or Breast Ultrasound
- Other Tests
Urine FEME
- Evaluation & Report
Full Medical Report & Post Examination Review By Doctor

Please note that the items in the health screening package may be subject to change without prior notice.

For a more updated list of clinics available and tests, please refer to Income's webpage: <http://www.income.com.sg/lady-360-biennial-health-screening>.

Health Screening Package | HEALTH SCREENING FOR INSURED 40 YRS OLD & ABOVE

HEALTH SCREENING PACKAGE INCLUDES

- Medical Examination By Doctor
Interview on Medical History, Physical Examination & Pap Smear
- Clinical Assessment
Height & Weight Measurement, Body Mass Index (BMI), Blood Pressure, Visual Acuity, Colour Vision & 12 Leads Resting ECG
- Blood Tests (Fasting Required)
Full Blood Count, Erythrocyte Sedimentation Rate (ESR), Kidney function, Liver function, Diabetic Screening, Uric Acid/ Gout, Lipid/ Cholesterol Profile, Hepatitis A & B Screening & Venereal Disease (VDRL/ TPHA)
- Tumour Markers
Liver (AFP) & Colon (CEA)
- Radiological Investigation
 - Choice of Bone Mineral Density or Pelvis Ultrasound
 - Choice of Mammogram or Breast Ultrasound
- Other Tests
Urine FEME & Stool Analysis (Occult Blood)
- Evaluation & Report
Full Medical Report & Post Examination Review By Doctor

Please note that the items in the health screening package may be subject to change without prior notice.

For a more updated list of clinics available and tests, please refer to Income's webpage: <http://www.income.com.sg/lady-360-biennial-health-screening>.

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Questions?

