



Safeguard
— your —
health

Silver Secure

TERM LIFE INSURANCE

Coverage against senior diseases till age 100.
Access to healthcare services for your well-being.

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/silver-secure-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.

The information presented is confidential and is strictly for training purpose only. It cannot be quoted, reproduced, amended or circulated in whole or part to anyone, including policyholders, and potential prospects, for whatever purpose or reason.

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

Product Overview

Product Proposition & Benefits

Target Market

Why Silver Secure?

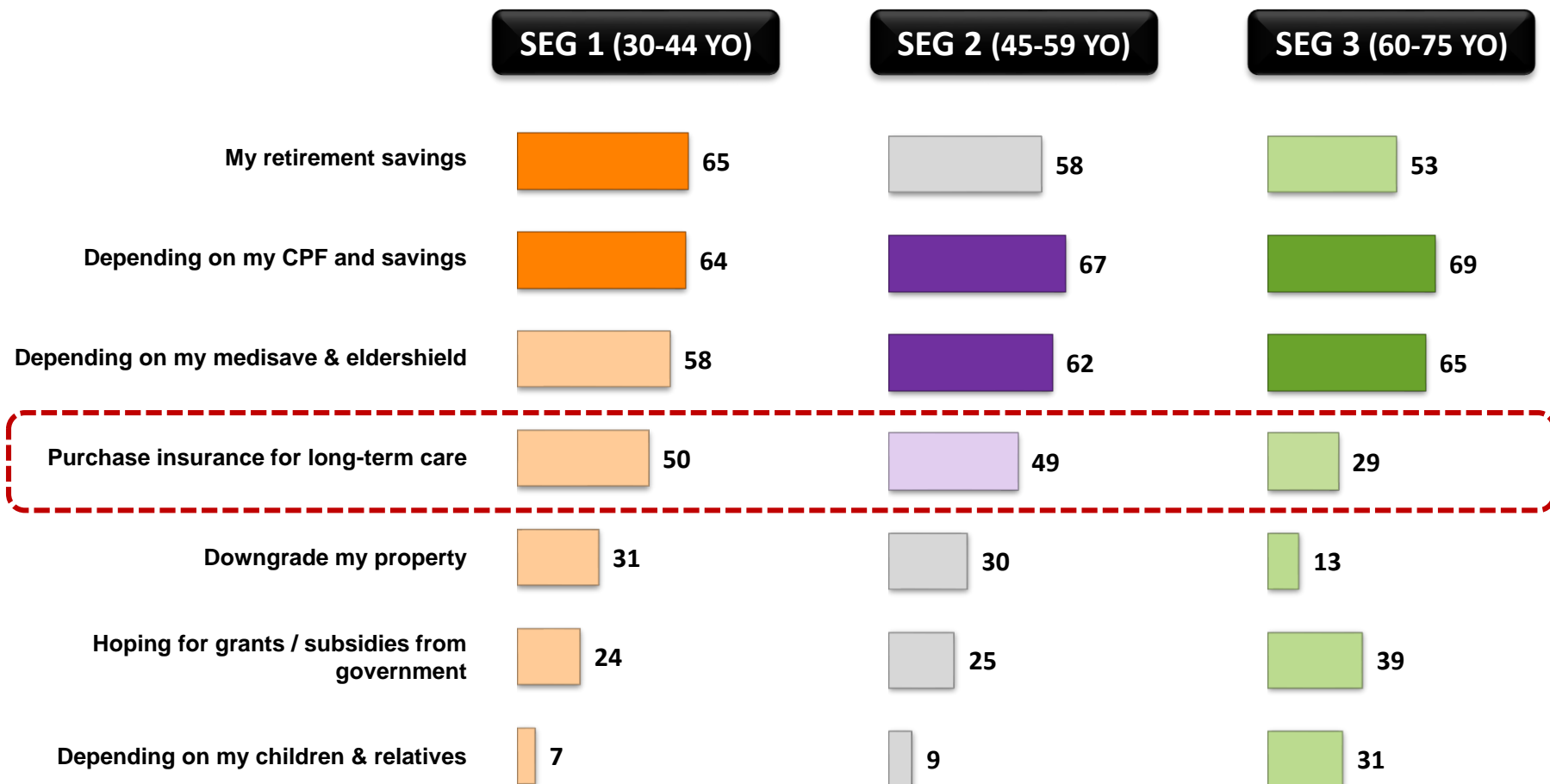


Singapore's population will age more rapidly in the next two decades. Our senior population above 65 years old will grow to more than 900,000* by 2030. Given the aging profile of Singapore, the demand for longer periods of care due to illness or old age will increase.

Hence this research intends to understand the needs of Singaporeans and how to make aged care services better & more senior-friendly.

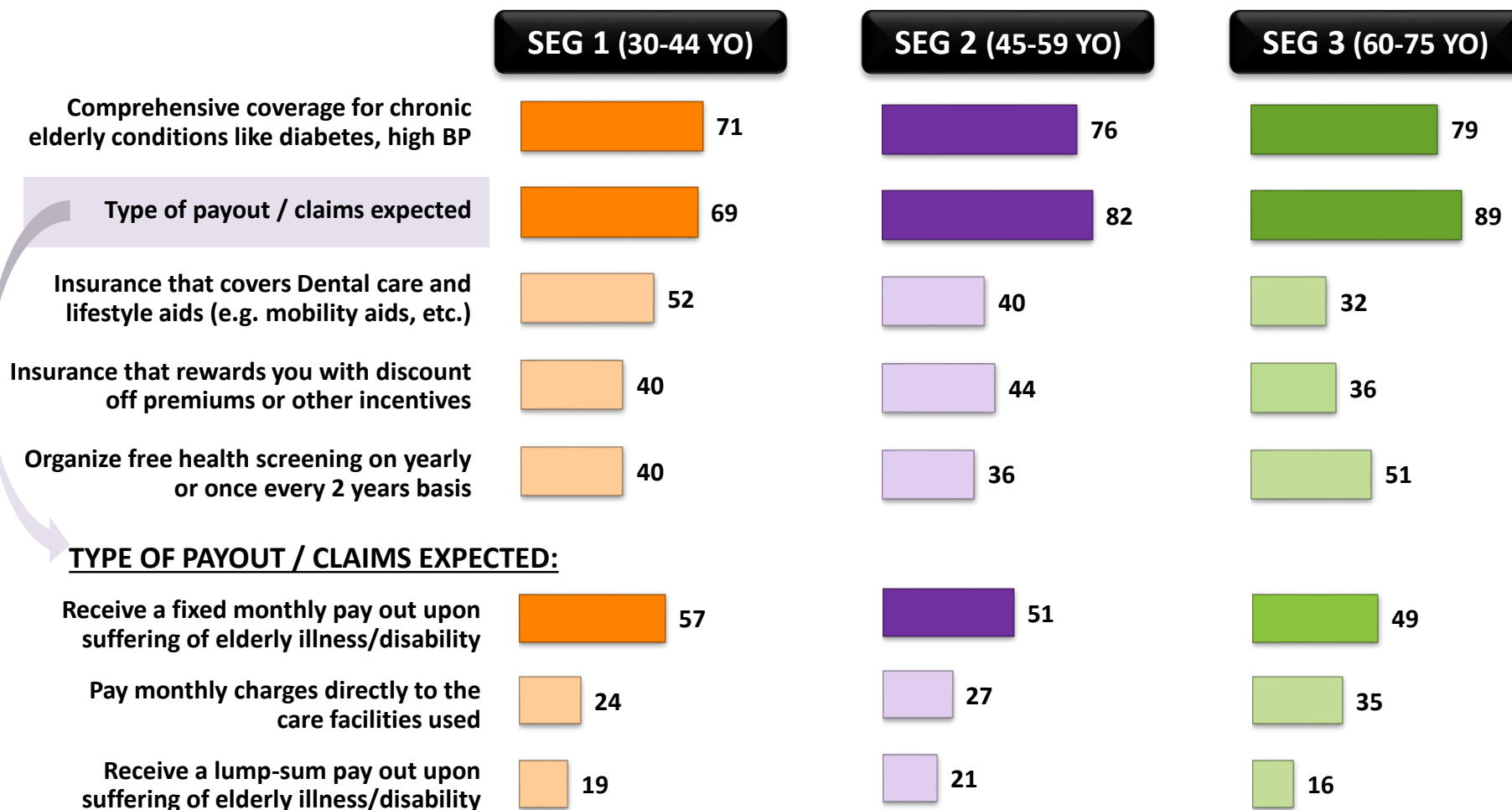
Majority are depending on CPF, savings, Medisave & Eldersshield for their AGED care needs. Nearly 1 in 2 people in the 30-59 age group rate LONG-TERM care insurance among top 3 instruments to finance AGED care.

• **PREFERRED OPTIONS TO FINANCE AGED CARE SERVICES | Top 3 (%)**



Getting a fixed monthly pay out and Comprehensive coverage for chronic elderly conditions are the top EXPECTATIONS from a LONG-TERM care insurance PLAN.

LONG-TERM CARE INSURANCE – EXPECTATIONS | Top 3 (%)



- Base: All respondents (n=998), Segment 1 (n=201), Segment 2 (n=582), Segment 3 (n=215)
- Q53. Expectation from long-term care insurance; Q54. Benefits expected from insurance

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Most people are willing to pay around sgd180 /month for a long-term care insurance.

• PREMIUM WILLING TO PAY | in SGD

OPTIMUM PRICE

(using Price Sensitivity Meter)

SEG 1 (30-44 YO)



\$181
per Month

SEG 2 (45-59 YO)



\$185
per Month

SEG 3 (60-75 YO)



\$175
per Month

- Base: All respondents (n=998), Segment 1 (n=201), Segment 2 (n=582), Segment 3 (n=215)
- Q55. Amount willing to pay per month for insurance premium

Product Proposition

Target Market

Insured age between 40 to 74 (last birthday) - which includes both caregivers and future care receivers.

Supplement Protection Gap

Supplement protection gap for senior diseases and conditions under special benefits.

Accessibility to Care Benefits

Provide affordable coverage with additional benefits as well as access to healthcare services via preferred healthcare providers.

Coverage up to age 100

Protection coverage up to age 100 to support concerns on longer life expectancy.



Potential coverage even with existing conditions

Coverage may be provided even for those with higher cholesterol, blood pressure levels, body mass index and also well-controlled diabetes.

Product Benefits

Benefits upon Diagnosis of a Specified Senior Disease



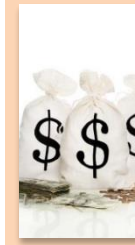
Senior Disease Benefit

Monthly benefit up to age 100



Support Benefit

Additional payout of 6 times the monthly benefit



Premium Waiver Benefit

Waives future premiums on policy

Additional Benefits



Special Benefit

Covers conditions under special benefits.

Additional payout of 3 times the monthly benefit (where the lump sum amount is subject to a maximum of \$6,000)



Care Benefit

Access to care benefits via preferred healthcare providers



Death Benefit

1st year: Return of total premiums paid

2nd year onwards: \$10,000

Target Market

Suitable Customers

1. Customers who want an insurance plan with coverage on specified senior diseases
2. Customers who want an insurance plan that offers protection and payout on monthly basis
3. Customers who want an insurance plan with no premium guarantee and does not have guaranteed surrender values

Unsuitable Customers

1. Customers who want an insurance plan with coverage on dread diseases, death or TPD
2. Customers who want an insurance plan that offers protection and payout on lump sum basis
3. Customers who want an insurance plan for savings and offers guaranteed surrender values

Product Description

2. Product Description

Silver Secure is a non-participating, regular premium term plan designed to provide coverage as one grows old.

Silver Secure will pay benefits if the insured dies, is diagnosed with any of the senior diseases or conditions covered under special benefit. The insured will also enjoy offers from the list of preferred healthcare providers.

This plan is not eligible for bonus.



2.1. Senior Disease Benefit

Upon diagnosis of the insured with any of the senior diseases during the term of the policy, a monthly benefit will be payable from the date of the diagnosis until the policy ends. The senior diseases covered under this plan are:

Item	Senior Disease (Long term impact)	LIA Standard Definitions
1	Intermediate stage Alzheimer's disease or dementia	x
2	Intermediate stage Parkinson's disease	x
3	Severe chronic obstructive pulmonary disease (COPD)	x
4	Amyotrophic lateral sclerosis	x
5	Blindness (loss of sight)	✓
6	Kidney Failure	✓
7	Major head trauma	✓
8	Paralysis (loss of use of limbs)	✓

Please refer to the policy contract for the full definitions of each Senior Disease Benefit and the circumstances in which the insured can claim.

2.1. Senior Disease Benefit

- This benefit can be claimed only once.
- A waiting period of 90 days will apply from the cover start date for amyotrophic lateral sclerosis and severe chronic obstructive pulmonary disease (COPD).

Blindness (Loss of sight), Kidney Failure, Major Head Trauma and Paralysis (Loss of use of limbs) are dread diseases that fall under the Life Insurance Association Singapore LIA standard Definitions.

- This policy will end:
 - upon the insured's death; or
 - when all benefits under the policy had been paid; or
 - when premiums due are not paid after the period of grace; or
 - at the end of the policy term;
 whichever is the earliest.

Upon successful claim for the senior disease benefit, the premium waiver benefit will start and the policy will continue.



2.2. Support Benefit

Upon a successful claim of the senior disease benefit, a lump sum amount which is equal to six times of the monthly benefit will be payable.

This benefit can be claimed only once.



2.3. Premium Waiver Benefit

Upon a successful claim of the senior disease benefit, premiums that are due from the date the insured is diagnosed with the senior disease will be waived until the policy ends.

The policy will continue to apply for the remaining unclaimed benefits during this period.





2.4 Special Benefit

Upon diagnosis of the insured with any of the conditions covered under special benefit during the term of the policy, a lump sum amount which is equal to three times of the monthly benefit will be payable (where the lump sum amount is subject to a maximum of \$6,000).

This benefit can be claimed only once.

For those conditions requiring surgery or procedure, the lump sum amount will be paid only when the insured has undergone the surgery or procedure.

Additional Benefits		
 <p>Special Benefit</p> <p>Covers conditions under special benefits.</p> <p>Additional payout of 3 times the monthly benefit (where the lump sum amount is subject to a maximum of \$6,000)</p>	 <p>Care Benefit</p> <p>Access to care benefits via preferred healthcare providers</p>	 <p>Death Benefit</p> <p>1st year: Return of total premiums paid</p> <p>2nd year onwards: \$10,000</p>

2.4 Special Benefit

The conditions covered under special benefit are:

Groups	Special Benefit (Common Old-Age Conditions)
Movement	1) Osteoarthritis requiring surgery
	2) Osteoporosis with fractures requiring surgery
	3) Rheumatoid arthritis with joint deformity
Sensory	4) Age-related macular degeneration with visual impairment
	5) Glaucoma requiring surgery
	6) Severe presbycusis (age-related hearing loss)
Urinary disorders	7) Benign prostatic hyperplasia requiring surgery
	8) Stress urinary incontinence requiring surgery or procedure
Other disorders	9) Diabetic complications
	10) Varicose veins requiring surgery
	11) Severe obstructive sleep apnea
	12) Outpatient psychiatric condition due to loss of spouse or child

Please refer to the policy contract for the full definitions of each condition under the Special Benefit and the circumstances in which the Insured can claim.

*** A waiting period of 180 days will apply from the cover start date for each condition.**

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2.5 Care Benefit

Silver Secure provides the insured with care benefits through a list of preferred healthcare providers.

This list, together with the details of the offers, including the applicable terms and conditions can be found on Income's website.





The list of preferred healthcare providers is subjected to change anytime. Please visit Income's website from time to time to see the updated list of preferred healthcare providers.

This benefit will not be available if the policy has ended.

Additional Benefits		
 <p>Special Benefit</p> <p>Covers conditions under special benefits.</p> <p>Additional payout of 3 times the monthly benefit (where the lump sum amount is subject to a maximum of \$6,000)</p>	 <p>Care Benefit</p> <p>Access to care benefits via preferred healthcare providers</p>	 <p>Death Benefit</p> <p>1st year: Return of total premiums paid</p> <p>2nd year onwards: \$10,000</p>

2.5 Care Benefit

List of preferred healthcare providers:

Preferred Healthcare Provider	Care Benefits
	\$20 off eBeeCare services
	10% off selected eBeeCare services
	15% off selected Jaga-Me Services
	Complimentary assessment with 1 month of Jaga-Me Care Transition service (UP \$250)
	Complimentary telephone assessment
	10% off Home Care services
	12% off Long Term Home Care Packages

The list of preferred healthcare providers is subjected to change anytime. Please visit the website from time to time to see the updated list of preferred healthcare providers.

2.6 Death Benefit

Upon death of the insured within one year from the cover start date, 100% of the total premiums paid will be refunded.

Upon death of the insured after one year from the cover start date, \$10,000 will be payable.

The policy will terminate thereafter

Additional Benefits



Special Benefit

Covers conditions under special benefits.

Additional payout of 3 times the monthly benefit (where the lump sum amount is subject to a maximum of \$6,000)



Care Benefit

Access to care benefits via preferred healthcare providers



Death Benefit

1st year: Return of total premiums paid

2nd year onwards: \$10,000

2.7. Policy Limits & Guidelines

Entry Age: 40 – 74 last birthday

Policy Term: Up to age 100

Renewability: Guaranteed

Premium Rates: Level based on entry age / Non-guaranteed basis

Monthly Benefit: Minimum \$500 to maximum \$10,000 (per life)
Select in multiples of \$100

Waiting Period & Exclusion: 90 days from the cover start date for amyotrophic lateral sclerosis and severe chronic obstructive pulmonary disease (COPD) covered under senior disease benefit.
180 days from the cover start date for each condition covered under special benefit

Underwriting Guidelines: Health and financial underwriting (where applicable) are required.
Coverage may be provided for the following conditions on single impairment basis (as standard without loadings) with supporting medical evidence:

- Higher BMI
- Higher Cholesterol / HDL
- Hypertension
- Up to 75% extra mortality

Well-controlled diabetes may be considered based on underwriting guidelines, subject to diabetic complications exclusion and/or loadings.
Medical examination and cognitive testing are required for insured aged 70 and above.

Product Packaging & Concept Selling

Silver Series Products' Comparison

Case Study 1 with Needs Analysis

Flair : Basis of Recommendation

Benefits & Limitations

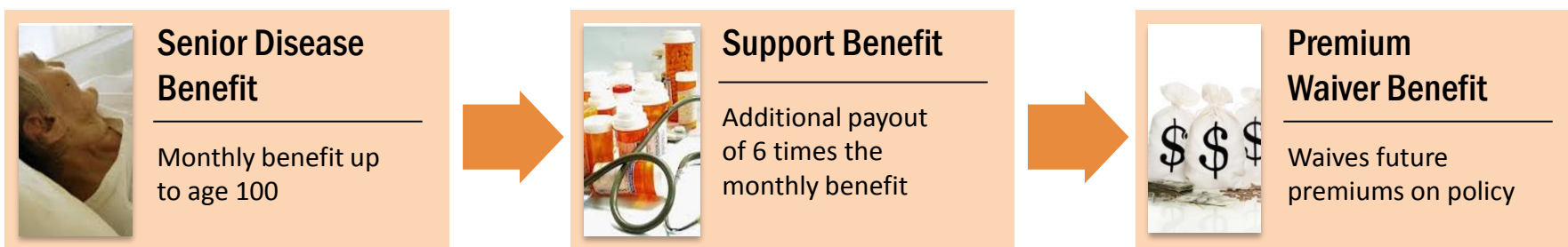
The Silver Series Comparisons

	Silver Secure	Silver Protect	Silver Care	PrimeShield
Product Description	Insurance coverage for seniors that pays monthly benefits if the insured is diagnosed with specific senior diseases.	Insurance coverage for seniors that protects against early and advanced stage cancers.	Insurance coverage for the elderly that covers medical, home care, rehabilitation, and caregiver training expenses resulting from accidents.	A health insurance plan designed to complement Basic EldersShield that provides long-term coverage against severe disability.
Age	40 to 74 (last birthday)	50 to 74 (last birthday)	50 to 75 (last birthday)	40 to 64 (last birthday)
Purpose	Old age illnesses	Cancer & rehabilitation	Personal accident	Old age disability
Payout	Monthly benefits	Lump sum payout	Reimbursement	Monthly Benefits
Claim Conditions	Upon diagnosis of specific senior diseases	Upon diagnosis of cancer	Medical Expenses due to accident	Upon 3 out of 6 Activity of Daily Living (ADL)

1. Silver Secure Insurance Coverage

Insurance Coverage for seniors that pay benefits if the insured dies, or is diagnosed with senior diseases or conditions covered under Special Benefits.

BENEFITS UPON DIAGNOSIS OF A SPECIFIED SENIOR DISEASE



ADDITIONAL BENEFITS



2. Silver Protect Insurance Coverage

Insurance coverage for seniors that protects against early and advanced stage cancers.

BENEFITS	DESCRIPTION
Early stage cancers	We pay 25% of the sum assured upon diagnosis of an early stage cancer ^[1] . The sum assured of your policy will not be reduced by the early stage cancer benefit paid.
Advanced stage cancers	We pay 100% of the sum assured upon diagnosis of an advanced stage cancer ^[2] . If there was no claim made for an early stage cancer benefit, we pay an additional 25% of the sum assured.
Accidental Fractures	We pay up to 20% of the sum assured in the event of an accidental fracture ^[3] . The amount of benefit payable is dependent on the site of the fracture.
Hospice care in the event of terminal cancer	We pay up to 15% of the sum assured for hospice and palliative care ^[4] in the event of terminal cancer.
Accidental Death	We pay 100% of the sum assured ^[5] in the event of accidental death. If the accidental death was due to a <u>restricted activity</u> , we pay 30% of the sum assured instead
Non-accidental Death	We pay \$5,000 in the event of death not due to an accident. If it happens within one year from the cover start date ^[6] of your policy, we refund 100% of the total premiums paid instead.

Note: This is an extract taken from Income website. For precise terms, conditions and exclusions for the plan, please refer to policy contract.

3. Silver Care Insurance Coverage

Insurance coverage for the elderly that covers against personal accident as well as medical, home care, rehabilitation, and caregiver training expenses resulting from accidents.

BENEFITS	PLAN 1	PLAN 2	PLAN 3
Maximum Benefits			
Final expenses	\$10,000	\$10,000	\$10,000
Permanent disability (in each policy year)	\$30,000	\$40,000	\$50,000
Outpatient expenses due to accident (in each policy year)	\$500	\$600	\$700
Hospitalisation expenses due to accident (for each accident)	\$1,000	\$2,000	\$3,000
Extra medical expenses for burns, broken bones and fractures (for each policy year)	\$1,000	\$1,500	\$2,000
Daily hospital income (up to 60 days for each accident)	\$50 per day	\$75 per day	\$100 per day
Ambulance fee (for each accident)	\$100	\$150	\$200
Mobility aids (for each accident)	\$1,000	\$1,000	\$1,000
Rehabilitation and physiotherapy (up to \$100 per visit in each policy year)	\$500	\$500	\$500
Senior day-care, home-care or nursing-home service (in each policy year)	\$500	\$1,000	\$1,500
Additional benefits payable for 50% or more Permanent Disability (based on the scale of compensation):			
Modifying your home (once a lifetime)	\$3,000	\$4,000	\$5,000
Home-cleaning services (for each accident)	\$200	\$350	\$500
Training your caregiver (once for each accident)	As Charged		
Lifetime Limit ^[2]	\$60,000	\$80,000	\$100,000

Note: This is an extract taken from Income website. For precise terms, conditions and exclusions for the plan, please refer to policy contract.

4. PrimeShield Insurance Coverage

What it covers

✓ Severe disability

If you are incapable of performing at least three activities of daily living ^[1], we pay a monthly disability benefit for life, less any payment under your Basic ElderShield plan. We also give you a one-time lump sum benefit which is equal to three times your monthly disability benefit.

✓ Dependant care benefit

If your child is under 21 years old and you become severely disabled, we pay an additional 25% of the monthly disability benefit for up to 36 months in your lifetime.

✓ Get-well benefit ^[2]

You will receive a one-time payout equivalent to three times your monthly disability benefit if you recover from the severe disability.

✓ Death during severe disability ^[2]

We give a one-time payout equivalent to three times your monthly disability benefit in the event of death while receiving the monthly disability benefit under this policy.

Note: This is an extract taken from Income website. For precise terms, conditions and exclusions for the plan, please refer to policy contract.

Case Study 1

Gary, Male, age last birthday 50, non-smoker, is worried about long term care and critical illness coverage due to old age conditions. He would like to provide for insurance for all related old age conditions while he can still afford the premiums with a monthly budget not more than \$300 monthly. He already has an Enhanced Income Shield Advantage plan with Income .

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 [^] _____					<input type="checkbox"/>					<input type="checkbox"/>

Needs Analysis for Gary, ALB 50

Income protection upon critical illness	Myself	Spouse
Replacement Income needed (PMT) per year	\$30,000	
Years to receive Income (n)	5 years	
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: Insurance coverage for seniors in early and advanced stage cancers. (Silver Protect)

Solution: Monthly benefits for senior disease (Silver Secure \$1,000 & PrimeShield \$1,000)

Long-term care	Myself	Spouse
Replacement Income needed per month	\$2,000	
Less: current resources/provision	0	
Total shortfall/surplus	\$2,000	

(1) Solution: Long Term Care

Solution: Monthly benefits for senior disease (Silver Secure\$1,000 & PrimeShield \$1,000)

Long-term care	Myself	Spouse
Replacement Income needed per month	\$2,000	
Less: current resources/provision	0	
Total shortfall/surplus	\$2,000	

Monthly Premium Rates (Silver Secure)

Payout Period (Up to Age 100)

Monthly Premium Rates (Per \$100 Monthly benefit)

Age Last	Male	Male	Female	Female
49	12.60	18.16	12.26	15.24
50	13.03	19.03	12.65	15.94
51	13.85	20.28	13.42	16.95

Premium Options:

Monthly Benefit	Monthly Premium Rates
\$1,000	\$130.30
\$2,000	\$260.60
\$3,000	\$390.90

(1) Solution: Long Term Care

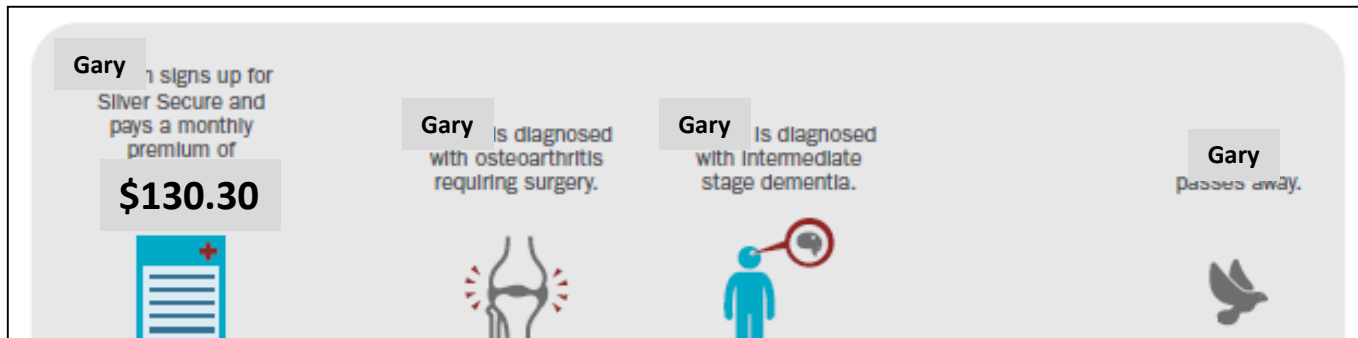
Solution: Monthly benefits for senior disease (Silver Secure\$1,000 & PrimeShield \$1,000)

Long-term care	Myself	Spouse
Replacement Income needed per month	\$2,000	
Less: current resources/provision	0	
Total shortfall/surplus	\$2,000	

PrimeShield 400 yearly premium rates table (Premiums include GST.)

Entry age last birthday	Paid until you reach	Monthly disability benefit									
		Male									
		500	600	700	800	900	1000	1100	1200	1300	1400
40	65	217.30	277.20	336.00	395.90	455.90	514.70	574.60	634.60	694.50	754.40
41	65	225.80	288.90	352.10	415.20	478.30	541.50	604.60	667.70	730.90	794.00
42	65	236.50	302.90	370.30	436.60	504.00	570.40	637.80	704.10	771.50	838.90
43	65	247.20	317.80	388.50	460.10	530.80	601.40	673.10	743.70	815.40	887.10
44	65	257.90	333.90	409.90	484.80	560.70	635.60	711.60	787.60	862.50	938.50
45	65	271.80	352.10	432.30	512.60	592.80	674.10	754.40	834.60	914.90	995.10
46	65	285.70	371.30	456.90	543.60	629.20	714.80	800.40	887.10	972.70	1,058.30
47	66	291.10	379.90	468.70	558.60	647.40	736.20	825.00	913.80	1,002.60	1,091.40
48	67	297.50	389.50	481.50	573.60	665.60	757.60	849.60	941.60	1,033.70	1,125.70
49	68	303.90	399.20	494.40	589.60	685.90	781.10	876.40	971.60	1,066.80	1,161.90
50	69	310.30	409.90	508.30	606.70	706.20	804.70	904.20	1,002.60	1,101.10	1,200.50

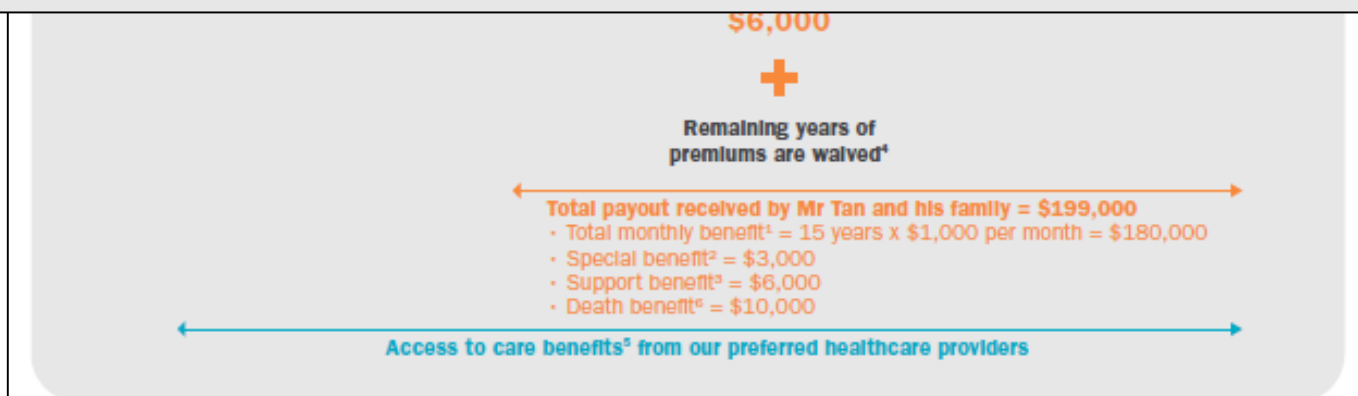
(1) Solution: Long Term Care



Total payout received by Mr Tan and his family = \$199,000

- Total monthly benefit¹ = 15 years x \$1,000 per month = \$180,000
- Special benefit² = \$3,000
- Support benefit³ = \$6,000
- Death benefit⁴ = \$10,000

Total premiums paid: \$31,272



The figures used are for illustrative purposes only.

(2) Solution: Critical Illness Protection

Income protection upon critical illness	Myself	Spouse
Replacement Income needed (PMT) per year	\$30,000	
Years to receive Income (n)	5 years	
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: Insurance coverage for seniors in early and advanced stage cancers. (Silver Protect)

Premium Options:

Premium
Pmt Term:
25 Yrs

VivoCare	Silver Protect
Lifetime coverage for 100 medical conditions including early to advanced stage dread diseases.	Insurance coverage for seniors in early and advanced stage cancers.
Coverage: \$100,000 Sum Assured Monthly Premium: \$552.90	Coverage: \$100,000 Sum Assured Monthly Premium: \$60.50

(3) Solution: Personal Accident

Entry Age	Yearly premium		
	Plan 1	Plan 2	Plan 3
Age 50 to 75 years old	\$128.40	\$160.50	\$203.30
Age 76 years old and above (For renewal only. The last entry age is 75.)	\$197.95	\$262.15	\$331.70

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Needs Analysis Summary

No.	High Priorities	Shortfall
1.	Long Term Care	\$2,000 Monthly Benefits
2.	Critical Illness & Protection	\$194,393.66
3.	Personal Accident	-

Recommendation

No.	High Priorities	Plan Recommendation	Premiums
1.	Long Term Care	Silver Secure, \$1,000 Monthly Benefits Prime Shield, \$1,000 Monthly Benefits	\$130.30/mthly \$804.70/ yearly
2.	Critical Illness & Protection	Silver Protect, \$100,000 Sum Assured	\$60.50/mthly
3.	Personal Accident	Silver Care, \$100 Daily Cash Benefit	\$203.30/yrly

**& \$190.80/mthly
\$1,008/yrly**

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 are worried about long term care, critical illness costs and personal accidental coverage due to old age conditions. You are worried that you may have insufficient insurance to provide financially for your concerns. You would like to get insured while you can still afford to do so. You have indicated high priorities in:

1. Long Term Care (Shortfall of \$2,000 monthly benefits)
2. Critical Illness & Protection (Shortfall of \$194,393.66) and
3. Personal Accident medical expenses

Silver Secure, Prime Shield, Silver Protect and Silver Care are proposed to address your concerns and partially reduce your shortfall highlighted.

Liquidity:

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

Affordability:

You have a cash surplus of \$800 monthly, of which, you budget aside \$300 monthly to address your concerns highlighted.

Investment Time Horizon and Risk Profile:

NA

Benefits & Limitations – Silver Secure

BENEFITS

1. Silver Secure provides monthly benefits payout upon diagnosis of the senior diseases specified.
2. Silver Secure provides the insured with care benefits through a list of preferred healthcare providers.

LIMITATIONS

1. Upon death of the insured within one year from the cover start date, 100% of the total premiums paid will be refunded.
2. Silver Secure is a term plan and does not have any cash value.

Sales Support

Application Form

Underwriting

Brochure

Application 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 Silver Secure

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
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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="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)

LATEST VERSION:

INCOME/LHO/
LIFE/10/2016 •
Page 1 of 7

Underwriting

Full underwriting will apply. Loading and exclusions will also apply.

Both medical examination and cognitive testing are required for insured aged 70 and above.

Coverage may be provided for the following conditions on single impairment or combination basis (can be standard without extra premium for the policy if the loading is up to +75%em):

- Mild overweight (Higher BMI)
- Higher Total Cholesterol / HDL ratio
- Mild Hypertension

Well-controlled diabetes may be considered based on underwriting guidelines, subject to diabetic complications exclusion and/or loadings.

If the insured applies for a second Silver Secure plan, full underwriting will apply.

Examples that we may accept without extra premium (depending on age & other factors):

- BMI up to 35
- Total Cholesterol / HDL up to 7.5
- Hypertension up to 145/95

Underwriting

- Depending on age or other conditions, the level of the readings for BMI, cholesterol and blood pressure that can be accepted at +75%em or below (nil extra premium) might vary
- This means that when BMI = 35, TC/HDL=7.5 or BP 145/95, there will be **no extra premium** only if the **loading = +75%em or below** for the specific age and gender, and it is the **first policy**
- If the loading = **above +75%em** (e.g. +100%) for the above condition(s), **full loading with extra premium will apply** (even if it is single impairment and BMI = 35, TC/HDL=7.5 or BP 145/95)
- Occupation and avocation loading will be **over and above** medical loading
- **Uninsurable** risk - history of CAD/IHD, Stroke
- **Case to case** - history of cancer (depend on staging / grading, level of treatment etc.)

Brochure

Income
made different

Safeguard
your
health

Silver Secure

TERM LIFE INSURANCE

Coverage against senior diseases till age 100.
Access to healthcare services for your well-being.

Do you know that life expectancy is increasing? As you look forward to a longer lifespan, are you well prepared for your long-term care expenses?

Safeguard your health with Silver Secure, a term life insurance plan that provides benefits payout should you be diagnosed with a specified senior disease¹ or condition covered under special benefit². With a range of benefits payout, Silver Secure helps to ensure a certain level of financial certainty even during times of need.

Why is it good for me?

1. Ease your financial burden against **specified senior diseases** with:
 - **Monthly benefit** payout till age **100¹**
 - A **support benefit** payout of **6 times the monthly benefit³**
2. Receive a payout of **3 times the monthly benefit** up to \$6,000 for conditions covered under **special benefit²**
3. **Future premiums waived⁴** upon diagnosis of a specified senior disease
4. **Access to care benefits⁵** including discounted healthcare services or packages
5. **Death benefit** of up to \$10,000⁶

an NTUC Social Enterprise

Sales Kit



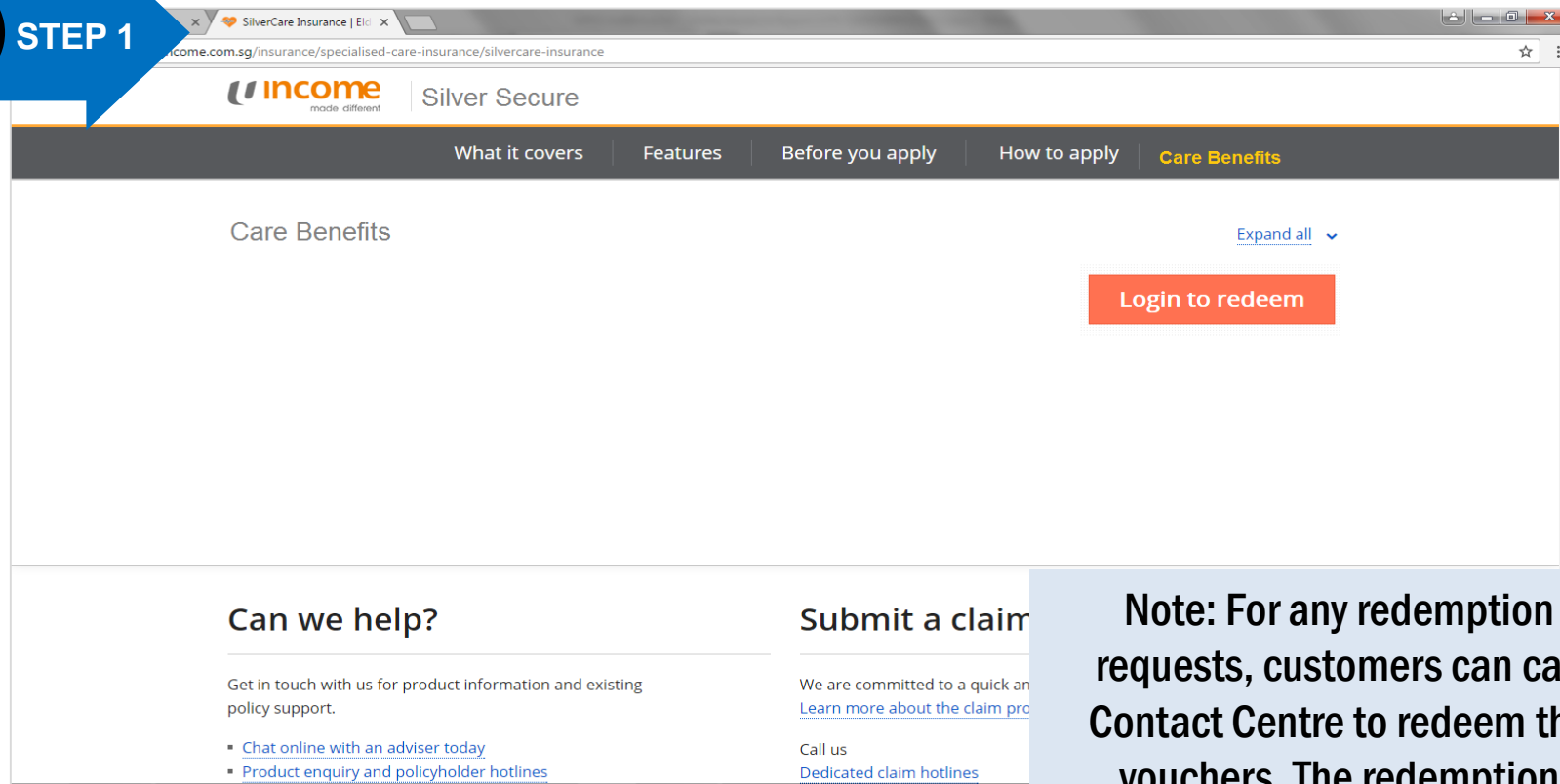
Steps to Redeem Care Benefits

Redemption of Care Benefits

Click “login to redeem” from product page

<http://www.income.com.sg/insurance/life-insurance/term-life-insurance/silver-secure>

A STEP 1



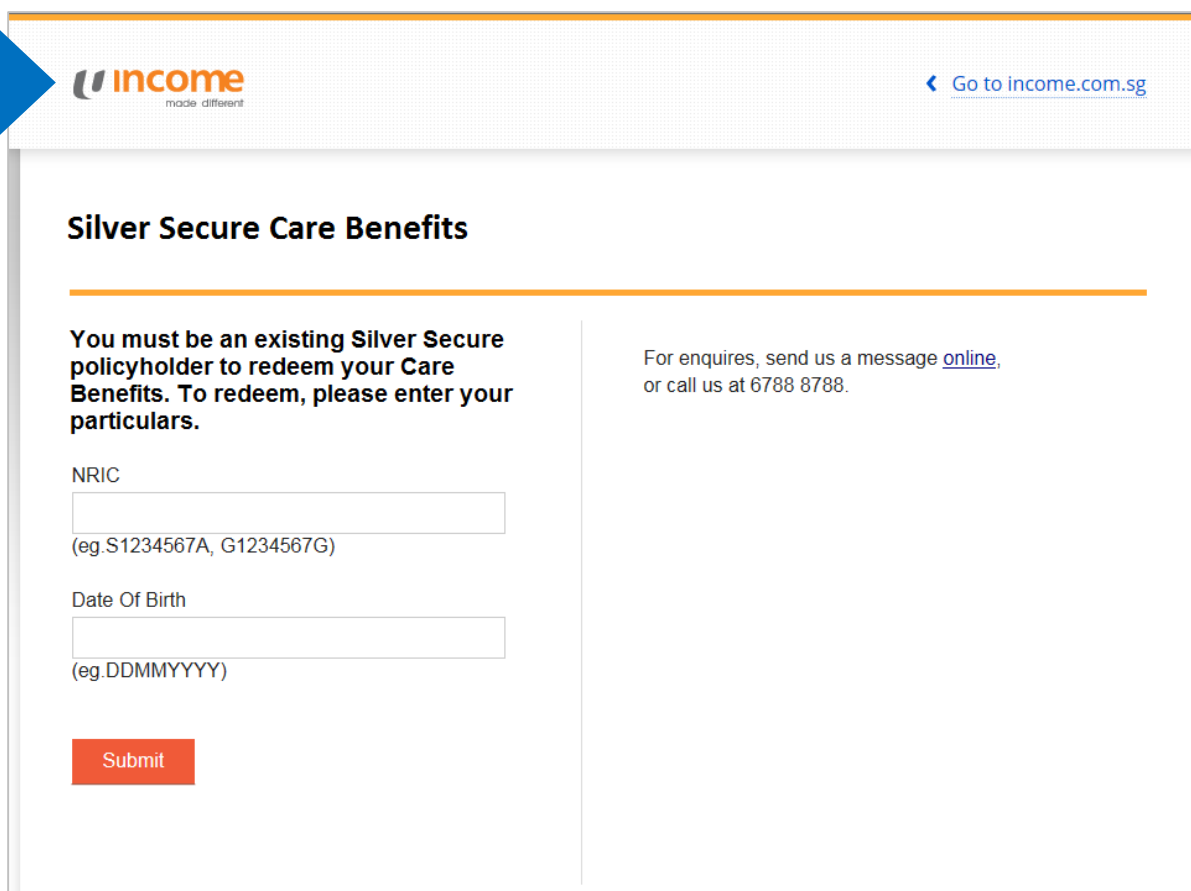
Screenshot is a mock-up and for reference only.

Note: For any redemption requests, customers can call Contact Centre to redeem the vouchers. The redemption portal will be available from 16 November 2016.

Redemption of Care Benefits

Login via 'Appsonline' with NRIC & Date of Birth

B STEP 2



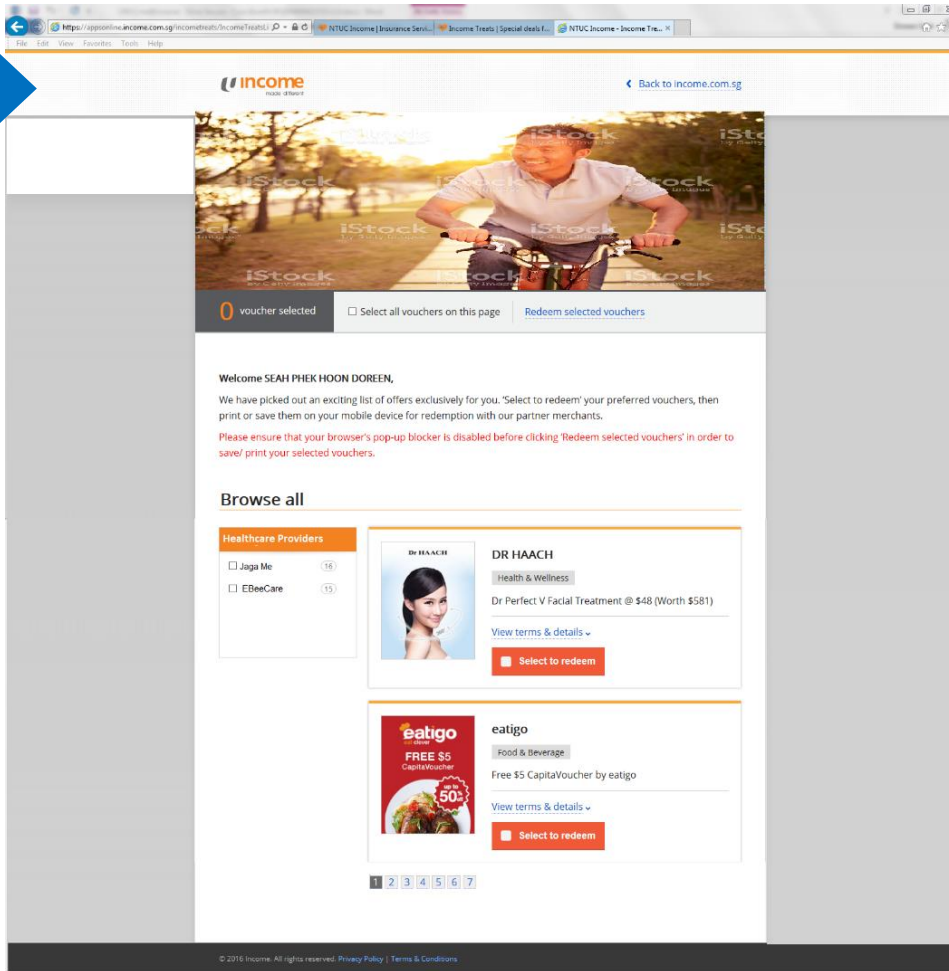
The screenshot shows a web interface for redeeming Silver Secure Care Benefits. At the top, there is a header bar with the Income logo on the left and a link "Go to income.com.sg" on the right. Below the header, the title "Silver Secure Care Benefits" is displayed. A horizontal orange line separates the title from the main content area. The main content area is divided into two columns. The left column contains a bold instruction: "You must be an existing Silver Secure policyholder to redeem your Care Benefits. To redeem, please enter your particulars." Below this instruction are two input fields: "NRIC" and "Date Of Birth". Each field has a text box and a placeholder example (eg.S1234567A, G1234567G for NRIC and eg.DDMMYYYY for Date Of Birth). Below the input fields is a red "Submit" button. The right column contains a text block: "For enquires, send us a message [online](#), or call us at 6788 8788."

Screenshot is a mock-up and for reference only.

Redemption of Care Benefits

Select vouchers and redeem (similar to Income Treats redemption portal)

C STEP 3



Screenshot is a mock-up and for reference only.

Questions?

