



Important Notes

This page is for general information to give you an idea what the key benefits are. There are certain conditions whereby the benefits under this plan will not be payable. You can refer to the policy contract for the precise terms, conditions, and exclusions of the plan. The policy contract will be issued when your application is accepted by Income. This product is underwritten and issued by Income.

All Income products are developed to benefit their customers but not all may be suitable for your specific needs. This plan may not be suitable for you if you are unsure about which type of plan or how much coverage to buy as no financial advice is provided during the purchase process. In such a case, you are strongly encouraged to seek advice from a qualified insurance adviser who will be able to advise you on a suitable product. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. Income may recover from you any expense incurred in underwriting this plan.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).