

VivoCare Whole Life Insurance

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Income
made different

Comprehensive whole life coverage. Your essential coverage **against early stages of Dread Diseases.**

We cannot predict when illnesses, disability or death may strike. With VivoCare, you can be sure of receiving timely financial support when the need arises - from the early stages of Dread Diseases right up to your golden years.

VivoCare also covers an extensive range of 74 medical conditions, ensuring you of comprehensive coverage for Early, Intermediate and Advanced stages of Dread Diseases¹.

Early Stage Dread Disease Coverage

VivoCare provides the benefit of timely financial support, allowing you to seek prompt treatment from the onset of Early Stage Dread Diseases, letting you focus on your recovery. VivoCare allows for multiple claims to be made during the policy term.

How VivoCare works for you

Mr Chen bought a VivoCare policy at age 35 for sum assured of \$200,000. At age 45, he was diagnosed with Mild Coronary Artery Disease under the Early Stage Dread Disease.

Claim Stage	Dread Disease	Benefit Payable	Payout Amount ²
Early Stage Dread Disease	Mild Coronary Artery Disease	50% of sum assured or \$75,000 (whichever is lower) with pro-rated accumulated bonuses	\$85,837

The policy has a remaining sum assured of \$125,000 after the Early Stage Dread Disease claim.

At age 55, Mr Chen's arteries narrowed again and were developed into an Intermediate Stage Dread Disease.

Claim Stages	Dread Disease	Benefit Payable	Payout Amount ³
Intermediate Stage Dread Disease	Moderate Coronary Artery Disease	(i) 100% of remaining sum assured or \$150,000 (whichever is lower) with pro-rated accumulated bonuses OR (ii) \$75,000 if the early medical condition under the same Dread Disease had previously been claimed with pro-rated accumulated bonuses	\$107,001

The policy has a remaining sum assured of \$50,000 after the Intermediate Stage Dread Disease claim.

The figures in the illustration are non-guaranteed and are projected based on the assumption that the Life Participating Fund earns an average return of 5.25% per annum in the future. Returns are projected based on estimated bonus rates that are non-guaranteed. The actual benefit payable may vary according to the future performance of the Life Participating Fund.

Extra coverage against 4 common medical conditions

VivoCare provides you with additional coverage against four common medical conditions⁴

- Diabetic Complications
- Severe Osteoporosis
- Severe Rheumatoid Arthritis
- Angioplasty and other invasive treatment procedures for Coronary Artery conditions

If any of the above events occur before age 85 (last birthday), 20% of the remaining sum assured will be payable subject to a cap of \$30,000 per condition per insured⁵.

Benefits at a glance

- **Covers an extensive range of 74 medical conditions for Early, Intermediate and Advanced stages of Dread Diseases¹**
- **Comprehensive coverage against Total and Permanent Disability (TPD)**
- **First insurer with 3 times coverage for death and terminal illnesses before age 65 (last birthday)⁷**
- **Extra coverage⁴ for Angioplasty, Diabetic Complications, Severe Osteoporosis and Severe Rheumatoid Arthritis**

Get in touch

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your insurance adviser today

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our hotline at **6788 5515**

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on www.income.com.sg

VivoCare

Comprehensive coverage

VivoCare provides you with comprehensive coverage against Total and Permanent Disability (TPD). In the event of Total and Permanent Disability (TPD) before age 65 (last birthday), you will receive 100% of your remaining sum assured plus accumulated bonus⁶.

Three times coverage

VivoCare is designed to provide you with three times your remaining sum assured against death and terminal illness if it occurs before age 65 (last birthday)⁷. This gives you and your loved ones the added peace of mind.

Dread Disease Benefit Coverage

No.	Early Stage	Intermediate Stage	Advanced Stage
1	· Moderately Severe Alzheimer's Disease · Dementia	· N.A.	· Alzheimer's Disease · Severe Dementia
2	· Reversible Aplastic Anaemia	· N.A.	· Aplastic Anaemia
3	· Bacterial Meningitis with Full Recovery	· N.A.	· Bacterial Meningitis
4	· Surgical Removal of Pituitary Tumour · Surgery for Subdural Haematoma	· N.A.	· Benign Brain Tumour
5	· Loss of Sight in one eye	· Optic Nerve Atrophy with Low Vision	· Blindness (Loss of Sight)
6	· Coma for 48 hours	· Severe Epilepsy · Coma for 72 hours	· Coma
7	· Keyhole Coronary Bypass Surgery · Coronary Artery Arthrectomy · Transmyocardial Laser Revascularisation · Enhanced External Counterpulsation Device Insertion	· N.A.	· Coronary Artery By-pass Surgery
8	· Partial Loss of Hearing · Cavemous Sinus Thrombosis Surgery	· Cochlear Implant Surgery	· Deafness (Loss of Hearing)
9	· Encephalitis with Full Recovery	· N.A.	· Encephalitis
10	· Liver Surgery	· Liver Cirrhosis	· End Stage Liver Failure
11	· Severe Asthma · Insertion of a Veno-cava Filter	· Surgical Removal of One Lung	· End Stage Lung Disease
12	· Cardiac Pacemaker Insertion · Pericardectomy	· Cardiac Defibrillator Insertion · Early Cardiomyopathy	· Heart Attack
13	· Percutaneous Valve Surgery	· N.A.	· Heart Valve Surgery
14	· HIV due to Assault or Occupationally Acquired HIV	· HIV Due to Organ Transplant	· HIV Due to Blood Transfusion and Occupationally Acquired HIV
15	· Surgical Removal of One Kidney	· Chronic Kidney Disease	· Kidney Failure
16	· Loss of Speech due to Any Causes	· N.A.	· Loss of Speech due to injury or disease to the vocal cords
17	· Moderately Severe Burns	· N.A.	· Major Burns
18	· Carcinoma in situ of Specified Organs · Early Prostate Cancer · Early Thyroid Cancer · Early Bladder Cancer · Early Chronic Lymphocytic Leukaemia · Early Melanoma	· Carcinoma in situ of Specified Organs treated with Radical Surgery	· Major Cancers
19	· Facial Reconstructive Surgery · Spinal Cord Injury	· N.A.	· Major Head Trauma
20	· Small Bowel Transplant · Corneal Transplant	· N.A.	· Major Organ / · Bone Marrow Transplantation
21	· Early Motor Neurone Disease	· N.A.	· Motor Neurone Disease
22	· Early Multiple Sclerosis	· N.A.	· Multiple Sclerosis
23	· Moderately Severe Muscular Dystrophy	· N.A.	· Muscular Dystrophy
24	· Mild Coronary Artery Disease	· Moderate Coronary Artery Disease	· Other Serious Coronary Artery Disease
25	· Total and Irreversible Loss of Use of One Entire Limb due to Injury or Disease	· Medically Necessary Amputation of One Limb Above Knee or Elbow	· Paralysis
26	· Moderately Severe Parkinson's Disease	· N.A.	· Parkinson's Disease
27	· Early Pulmonary Hypertension	· Secondary Pulmonary Hypertension	· Primary Pulmonary Hypertension
28	· Early Progressive Scleroderma	· Progressive Scleroderma with CREST Syndrome	· Progressive Scleroderma
29	· Brain Aneurysm Surgery · Cerebral Shunt Insertion	· Carotid Artery Surgery	· Stroke
30	· Minimally Invasive Surgery to Aorta · Large Asymptomatic Aortic Aneurysm	· N.A.	· Surgery to Aorta

IMPORTANT NOTES

¹ A waiting period of 90 days will apply from the date of policy issue, inclusion/increase of any benefit or policy reinstatement.

² Early Stage Dread Disease Benefit is equivalent to

- (i) 50% of the Remaining Sum Assured, subject to a maximum of \$75,000 for each Early Stage Dread Disease per Insured and
- (ii) 50% of the accumulated bonuses, or a pro-rated amount if the maximum sum assured of \$75,000 is paid out.

We will not pay the Early Stage Dread Disease Benefit (a) for the same Dread Disease more than once; and (b) if we had already paid the Intermediate Stage Dread Disease Benefit for the same Dread Disease.

³ Intermediate Stage Dread Disease Benefit is equivalent to

- (i) Remaining Sum Assured subject to a maximum of \$150,000 for each Intermediate Stage Dread Disease per Insured and
- (ii) accumulated bonuses or a pro-rated amount if the maximum sum assured of \$150,000 is paid out.

We will not pay the Intermediate Stage Dread Disease Benefit for the same Dread Disease more than once. If we had already paid for Early Stage of the same Dread Disease, the amount payable for the Intermediate Stage Dread Disease Benefit will be capped at \$75,000 plus pro-rated accumulated bonuses.

Each claim paid for Early and Intermediate Stage Dread Disease will reduce the sum assured. Subsequent premiums, claims and cash values will be based on the reduced sum assured called the Remaining Sum Assured. The Policy will cease when 100% of the original sum assured has been paid out on a cumulative basis.

⁴ A survival period of 30 days from the date of occurrence of insured event applies.

⁵ We will pay this benefit at most twice, provided that the Policy has not ceased, and so long as the second claim is not for the same medical condition as the first claim.

⁶ Bonus rates are not guaranteed and the actual benefits payable may vary according to the future experience of the Life Participating Fund.

⁷ The maximum aggregate benefit payable for terminal illness per Insured is \$3 million, inclusive of all policies issued by us and other insurers. If the Insured dies or is certified to be terminally ill from age 65 onwards, remaining sum assured with bonuses will be paid.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. Please visit www.income.com.sg to read a copy of the Policy Contract.

You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Information is correct as of 12 August 2011