

Complete Critical Protect

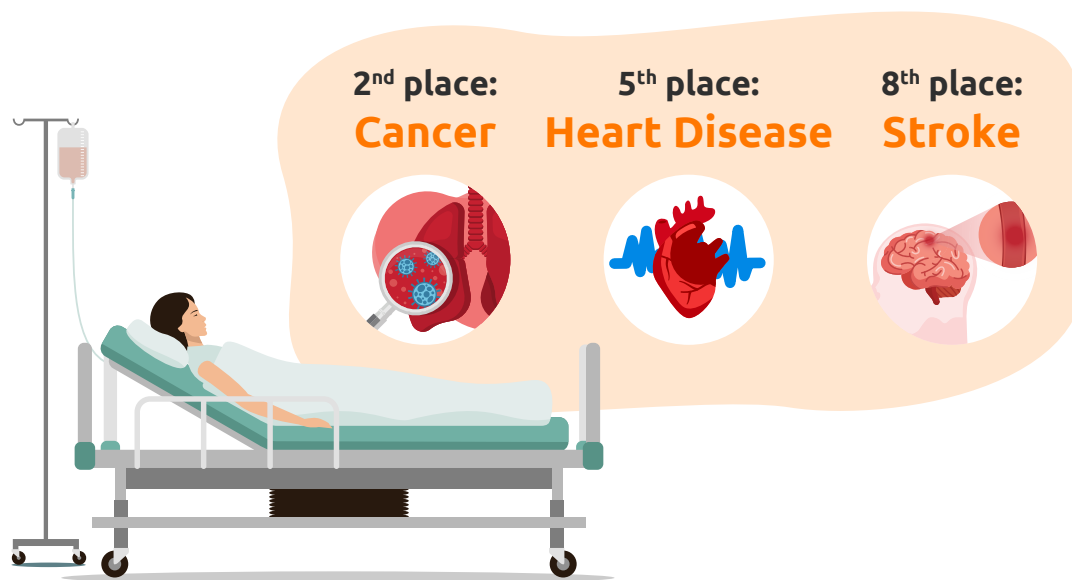
Receive continuous protection against dread disease from diagnosis to recovery.

TERM LIFE INSURANCE



DID YOU KNOW?

Critical illnesses such as cancer, heart disease and stroke rank among the **top 10 reasons for hospitalisation¹ in Singapore.**



Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type. This can potentially lead to high out-of-pocket expenses and loss of future income.

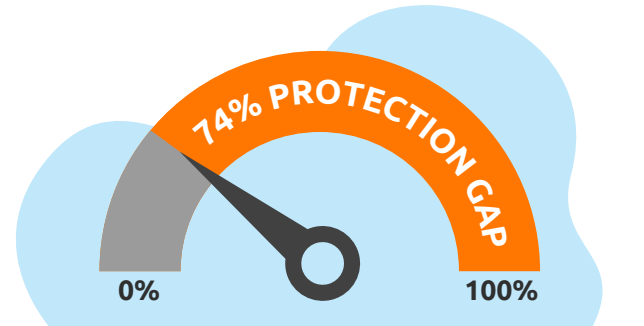
Examples of medical bills received by Income Insurance in 2025:

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 th	90 th
Breast Cancer	30-60	\$235,863	\$361,696
Lung Cancer	30-60	\$319,655	\$346,306
Heart Disease	51-60	\$71,787	\$164,517

This table is based on specific medical diagnoses in relation to the stated category of medical conditions in a private hospital.

DID YOU KNOW?

Based on the latest study by the Life Insurance Association Singapore (LIA), Singapore has a **74% critical illness protection gap²**.



Based on LIA's study, the recommended coverage for critical illness is approximately **4x an economically active adult's annual income²**.

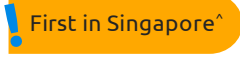
Some critical illnesses are difficult to treat and have high rates of recurrence. There is a 7% to 11% chance of relapse within five years of receiving initial treatment for patients with early-stage breast cancer³, and the yearly recurrence rate for stroke ranges from 5 to 15%⁴.

Given the possibility of critical illness recurrence, it is worth considering coverage that provides protection beyond the first diagnosis.



Are you prepared for the financial impact of unforeseen events like critical illness?

Facing a life-threatening disease goes beyond just medical costs. It can be a stressful experience, especially when accompanied by a loss of income. Safeguard yourself against the financial impact of unforeseen dread diseases (DD) with Complete Critical Protect, a critical illness plan that covers 158 conditions across various stages of dread disease and benefits. With comprehensive coverage from diagnosis to recovery, you and your family can focus on treatment with peace of mind.

Key Benefits	
1	Choose between 3 options, Protect Max, Protect Prime and Protect 100, and get up to 10 times the sum assured⁵ from early⁶ to advanced⁷ stage dread disease
2	For advanced stage dread disease, receive up to 200% of the sum assured^{5,7} with the Protect Max option
3	Coverage against recurrent conditions^{5,8} like persistent major cancer, recurrent heart attack and recurrent stroke with Protect Max and Protect Prime options
4	Receive protection for 3 organs vital for survival - heart, lungs and kidneys as a safety measure under Vital Function Benefit ^{5,9} 
5	Be covered against benign tumour and borderline malignant tumour, which is a pre-early stage condition under Special Benefit ¹⁰
6	Guaranteed option to buy a specified new term plan¹¹ upon the diagnosis of an advanced stage dread disease or an impairment of the heart, lungs or kidneys 
7	Receive extra coverage for cell, tissue or gene therapy and proton beam therapy with Therapy Support Benefit ¹²
8	Choose your policy term – up to age 64, 74, 84 or 100 last birthday

Here's a snapshot of what Complete Critical Protect includes

Benefits	Options		
	Protect Max	Protect Prime	Protect 100
The total amount claimable under the following benefits: • Dread Disease Benefit^{5,6,7}; and • Recurrent Benefit^{5,8} (if applicable); and • Vital Function Benefit^{5,9}	Up to 10× (or 1000%) of the sum assured (Multiple claims may be made)	Up to 3× (or 300%) of the sum assured (Multiple claims may be made)	Up to 1× (or 100%) of the sum assured (Only 1 claim may be made from either Dread Disease Benefit or Vital Function Benefit)
Dread Disease Benefit⁵			
- Early Stage, and/or Intermediate Stage ⁶	100% of the sum assured (Up to 6 claims may be made, subject to 1 claim per dread disease)	100% of the sum assured (Up to 3 claims may be made, subject to 1 claim per dread disease)	100% of the sum assured (Only 1 claim may be made)
- Advanced Stage ⁷	200% of the sum assured (Up to 5 claims may be made, subject to 1 claim per dread disease)	100% of the sum assured (Up to 3 claims may be made, subject to 1 claim per dread disease)	100% of the sum assured (Only 1 claim may be made)
	Payout less claim paid for early stage, and/or intermediate stage dread disease of the same dread disease and Vital Function Benefit of the corresponding dread disease		Payout less claim paid for early stage, and/or intermediate stage dread disease and Vital Function Benefit
Recurrent Benefit^{5,8}	100% of the sum assured (Up to 3 claims may be made)	100% of the sum assured (Up to 2 claims may be made)	Not Applicable
Vital Function Benefit^{5,9} 	200% of the sum assured (Only 1 claim may be made)	100% of the sum assured (Only 1 claim may be made)	
	Payout less claim paid for early stage, and/or intermediate stage dread disease of the corresponding dread disease		Payout less claim paid for early stage, and/or intermediate stage dread disease

Benefits	Options		
	Protect Max	Protect Prime	Protect 100
Special Benefit ¹⁰	+ 20% of the sum assured (up to \$25,000) for Angioplasty and Other Invasive Treatment for Coronary Artery and Benign Tumour and Borderline Malignant Tumour + 30% of the sum assured (up to \$30,000) per condition for other conditions applicable to this benefit (Up to 5 claims may be made, subject to 1 claim per condition)		
Juvenile Benefit ¹³	+ 20% of the sum assured (up to \$30,000) per condition applicable to this benefit (Up to 5 claims may be made, subject to 1 claim per condition)		
Critical Impact Benefit ¹⁴	+ 20% of the sum assured (up to \$50,000) for an intensive care unit (ICU) stay of 4 days or more in one hospital admission (Only 1 claim may be made)		
Therapy Support Benefit ¹²	+ 20% of the sum assured (up to \$50,000) per therapy applicable to this benefit (Up to 2 claims may be made, subject to 1 claim per therapy)		
Guaranteed Post-DD Cover Option ¹¹  First in Singapore^	Guaranteed option to buy a specified new term plan upon the diagnosis of an advanced stage dread disease or an impairment of the heart, lungs or kidneys		
Death Benefit ¹⁵	\$10,000		

How Complete Critical Protect provides support throughout your dread disease journey

Age
30



John, age 30 and a non-smoker, wants comprehensive protection against critical illnesses. He plans to sign up for **Complete Critical Protect** with a sum assured of **\$100,000** and a policy term of up to age 74.

The following options are available to him, depending on the level of protection he prefers:

Protect Max	Protect Prime	Protect 100
Multiple claims protection	More affordable multiple claims protection	Basic critical illness protection
Monthly premium		
\$189	\$115	\$108

Age
35



John suffers an impairment of the heart.

Payout from Vital Function Benefit ^{5,9}		
Protect Max	Protect Prime	Protect 100
\$200,000	\$100,000	\$100,000

John exercised the **Guaranteed Post-DD Cover Option¹¹** and purchased a new term plan, **Star Term Protect**, covering death and terminal illness, with no further health assessment required.

Sum assured: **\$100,000**

Policy Term: Up to age 74

Age
40



John was diagnosed with an early stage unruptured brain aneurysm and underwent an endovascular procedure.

Payout from Dread Disease Benefit ^{5,6}		
Protect Max	Protect Prime	Protect 100
\$100,000	\$100,000	N.A. <i>Benefit limit* has been reached. Other applicable benefits remain claimable.</i>

Age
45


John is diagnosed with advanced stage lymphoma and has to undergo cell, tissue or gene therapy.

Payout from Dread Disease Benefit ^{5,7}		
Protect Max	Protect Prime	Protect 100
\$200,000	\$100,000	N.A. <i>Benefit limit* has been reached. Other applicable benefits remain claimable.</i>

Payout from Therapy Support Benefit ¹²		
Protect Max	Protect Prime	Protect 100
\$20,000		

Age
47


John continues to suffer from advanced stage lymphoma, an advanced stage dread disease, 24 months after the day of the diagnosis.

Payout from Recurrent Benefit ^{5,8}		
Protect Max	Protect Prime	Protect 100
\$100,000	N.A. <i>Benefit limit* has been reached. Other applicable benefits remain claimable.</i>	N.A.

Age
58


John is diagnosed with benign brain tumour and undergoes surgical removal of the tumour. He stayed in ICU for 4 days receiving critical care.

Payout from Dread Disease Benefit ^{5,7}		
Protect Max	Protect Prime	Protect 100
\$200,000	N.A. <i>Benefit limit* has been reached. Other applicable benefits remain claimable.</i>	N.A. <i>Benefit limit* has been reached. Other applicable benefits remain claimable.</i>

Payout from Critical Impact Benefit ¹⁴		
Protect Max	Protect Prime	Protect 100
\$20,000		

**Age
65**


John suffers from severe dementia.

Payout from Dread Disease Benefit ^{5,7}		
Protect Max	Protect Prime	Protect 100
\$200,000	N.A. <i>Benefit limit* has been reached. Other applicable benefits remain claimable.</i>	N.A. <i>Benefit limit# has been reached. Other applicable benefits remain claimable.</i>

**Age
72**


John passes away at age 72. His family receives the Death Benefit¹⁵, and the policies terminate thereafter.

Payout from Death Benefit ¹⁵		
Protect Max	Protect Prime	Protect 100
\$10,000		
Star Term Protect		
\$100,000		

Total Payout from Complete Critical Protect			
	Protect Max	Protect Prime	Protect 100
	\$1,050,000	\$350,000	\$150,000
Total premiums paid for Complete Critical Protect			
	\$97,421	\$59,082	\$55,728
	10.8× of total monthly premiums paid	5.9× of total monthly premiums paid	2.7× of total monthly premiums paid

*For Protect Prime, the Dread Disease Benefit, Recurrent Benefit, and Vital Function Benefit (where applicable) will end once the aggregated amount we have paid under the Dread Disease Benefit, Recurrent Benefit, and Vital Function Benefit reaches 300% of the sum assured.

#For Protect 100, the Dread Disease Benefit and Vital Function Benefit (where applicable) will end once the aggregated amount we have paid under the Dread Disease Benefit and Vital Function Benefit reaches 100% of the sum assured.

The figures used are for illustrative purposes only and are rounded where applicable.

IMPORTANT NOTES

Benefits under the policy 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 Income Insurance Limited ("**Income Insurance**"). You may refer to the policy conditions at income.com.sg/policy-conditions/complete-critical-protect for the details and the definition of all covered conditions.

^Based on benefit comparisons from publicly available information for critical illness plans in Singapore as at 13 October 2026.

- 1 Ministry Of Health, [Top 10 Conditions of Hospitalisation](#).
- 2 Life Insurance Association Singapore, [2022 Protection Gap Study Key Findings – Singapore](#).
- 3 The Straits Times, [‘Altruistic’ cancer cells die to let others survive so breast cancer recurs, 10-year study shows](#).
- 4 SingHealth, [\(2024, Nov 29\) Stroke – What it is. Patient Care: Conditions and Treatments](#).
- 5 If more than one dread disease covered under the Dread Disease Benefit (under policy conditions section 1(a)) and/or recurrent condition (under policy conditions section 1(b)) and/or impairments of vital function (under policy conditions section 1(c)) are diagnosed on the same date, we will only approve one claim. The claim approved must be the claim with the highest benefit payout regardless of the number of dread diseases (under policy conditions section 1(a)) and/or recurrent condition (under policy conditions section 1(b)) and/or impairments of vital functions (under policy conditions section 1(c)) that are diagnosed. Please refer to the policy conditions for further details.
- 6 We will pay the early stage, and/or intermediate stage dread disease under the Dread Disease Benefit, subject to the terms in the policy conditions (under section 1(a)). The maximum amount we will pay for the same dread disease under the early stage, and/or intermediate stage dread disease will not be more than a total of S\$350,000 for each insured, including all policies we have issued and paid for the same insured.

If the policyholder has chosen Protect 100, we will pay the early stage, and/or intermediate stage dread disease if no claim has been approved in respect of the Vital Function Benefit under early stage, and/or intermediate stage dread disease.

If the policyholder has chosen Protect Max or Protect Prime, we will pay the early stage, and/or intermediate stage dread disease if no claim has been approved under advanced stage of the same dread disease, and no claim has been approved in respect of the Vital Function Benefit under early stage, and/or intermediate stage dread disease for the corresponding dread disease. The total amount we will pay for the early stage, and/or intermediate stage dread disease under the Dread Disease Benefit will not be more than a total of S\$1.05 million for each insured, including all policies we have issued and paid for the same insured.
- 7 We will pay the advanced stage dread disease under the Dread Disease Benefit, subject to the terms in the policy conditions (under section 1(a)).
- 8 We will pay the Recurrent Benefit, subject to the terms in the policy conditions (under section 1(b)).
- 9 We will pay the Vital Function Benefit, subject to the terms in the policy conditions (under section 1(c)).
- 10 If the insured is diagnosed by a specialist with any of the conditions or has undergone any of the procedures shown in the policy conditions (under section 1(d)) before the insured reaches age 85 last birthday, we will pay the Special Benefit shown in the policy conditions (under section 1(d)), less any amount the policyholder owes us. We will pay the Special Benefit, subject to the terms in the policy conditions (under section 1(d)).
- 11 Upon diagnosis of the insured with an advanced stage dread disease covered under Dread Disease Benefit or an impairment covered under Vital Function 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 waiting period of the new term policy is 2 years. If the event giving rise to a claim occurs during the 2 years waiting period, we will refund 100% of the premiums paid for the new term policy. We will 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 (under section 1(g)). Please refer to the policy conditions for further details.

IMPORTANT NOTES

- 12 If the insured is diagnosed by a specialist to undergo therapy shown in the policy conditions (under section 1(h)) during the term of the policy, we will pay additional 20% of the sum assured, less any amount the policyholder owes us. At most, we will pay the Therapy Support Benefit two times and only one payout for each therapy. The entire treatment for each therapy must be done in Singapore. For policies we have issued that have Therapy Support Benefit, we will pay no more than S\$50,000 for each therapy listed (no matter how many policies we have issued and paid to cover each insured).
- 13 If the insured is diagnosed with any of the conditions in the policy conditions (under section 1(e)) by a specialist, we will pay 20% of the sum assured, less any amount the policyholder owes us, as long as the diagnosis takes place before the insured reaches age 18 last birthday. We will pay the Juvenile Benefit, subject to the terms in the policy conditions (under section 1(e)).
- 14 If the insured undergoes surgery or suffers an infection before reaching age 85 last birthday and requires a stay in an intensive care unit (ICU) for a total of 4 days or more in one hospital admission, we will pay 20% of sum assured, less any amount the policyholder owes us. We will pay the Critical Impact Benefit, subject to the terms in the policy conditions (under section 1(f)).
- 15 During the term of the policy, if the insured dies, we will pay S\$10,000, less any amount the policyholder owes us. The policy will end when we make this payment.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

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 policy at income.com.sg/policy-conditions/complete-critical-protect. 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 product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product 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. This policy does not have any cash value. The premiums for this plan include distribution costs, if any.

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This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 13 October 2026.

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About Income Insurance

Income Insurance Limited (Income Insurance) is one of Singapore's leading composite insurers, offering life, health and general insurance solutions for individuals, families and businesses.

Founded in 1970 to address a social need for insurance, Income Insurance strives to make protection accessible and relevant for people from diverse backgrounds and at every stage of life. Our broad suite of insurance and financial solutions is designed around evolving customer needs, helping people to build financial security and resilience, navigate life's uncertainties and plan confidently for the future.

Committed to creating positive social impact, Income Insurance supports stronger and more inclusive communities through initiatives that promote financial inclusion, community well-being and environmental sustainability.

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