

SAFRA Essential Term SAFRA Living Care

Term Life Insurance

ntuc
Income
made different

More protection for your family
and peace of mind for you.

Key benefits

- 1** **Worldwide coverage against Death and Total and Permanent Disability (TPD before the age of 65)³**
- 2** **Receive additional 25% payout of the sum assured in the event of Death from an accident with SAFRA Essential Term**
- 3** **Partial and Permanent Disability³ benefit with SAFRA Essential Term**
- 4** **30 Critical Illnesses cover and Hospital Cash Benefit with SAFRA Living Care**

SAFRA Essential Term and SAFRA Living Care give you and your family¹ greater security in times of need with high coverage at low premiums. For just \$1.00² per month, you will be able to enjoy basic insurance coverage against Death and Total and Permanent Disability (TPD before the age of 65) under SAFRA Essential Term. You can also enhance your coverage to include 30 Critical Illnesses protection with SAFRA Living Care.

SAFRA Essential Term

With SAFRA Essential Term, you can be assured of 24-hour worldwide protection against Death and Total and Permanent Disability (TPD before the age of 65) at affordable rates. This plan also provides benefit payouts if you suffer from Partial and Permanent Disability³ due to an accident.

We understand that the emotional distress from the sudden loss of a loved one is hard to cope with. In the event of death from an accident, we take care of the financial strain during this difficult period by paying your loved ones an additional 25% of the sum assured.

Age next birthday (Years)	Monthly premium ⁴ for sum assured						
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
6 - 17 ⁵	\$ 0.80	\$ 4.00	\$ 8.00	\$ 12.00	\$16.00	\$20.00	\$ 24.00
18 - 30	\$ 1.00	\$ 5.00	\$ 10.00	\$ 15.00	\$20.00	\$25.00	\$ 30.00
31 - 45	\$ 1.10	\$ 5.50	\$ 11.00	\$ 16.50	\$22.00	\$27.50	\$ 33.00
46 - 55	\$ 1.80	\$ 9.00	\$ 18.00	\$ 27.00	\$36.00	\$45.00	\$ 54.00
56 - 60	\$ 2.50	\$12.50	\$ 25.00	\$ 37.50	\$50.00	\$62.50	\$ 75.00
61 ⁶ - 65	\$ 3.50	\$17.50	\$ 35.00	\$ 52.50	\$70.00	\$87.50	\$105.00
66 ⁷ - 70	\$10.40	\$52.00	\$104.00	\$156.00	-	-	-
Age next birthday (Years)	Yearly premium ⁴ for sum assured						
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
6 - 17 ⁵	\$ 9.20	\$ 46.00	\$ 92.00	\$ 138.00	\$184.00	\$ 230.00	\$ 276.00
18 - 30	\$ 11.50	\$ 57.50	\$ 115.00	\$ 172.50	\$230.00	\$ 287.50	\$ 345.00
31 - 45	\$ 12.70	\$ 63.50	\$ 127.00	\$ 190.50	\$254.00	\$ 317.50	\$ 381.00
46 - 55	\$ 20.80	\$104.00	\$ 208.00	\$ 312.00	\$416.00	\$ 520.00	\$ 624.00
56 - 60	\$ 28.80	\$144.00	\$ 288.00	\$ 432.00	\$576.00	\$ 720.00	\$ 864.00
61 ⁶ - 65	\$ 40.40	\$202.00	\$ 404.00	\$ 606.00	\$808.00	\$1,010.00	\$1,212.00
66 ⁷ - 70	\$120.00	\$600.00	\$1,200.00	\$1,800.00	-	-	-

Premium rates are non-guaranteed and may be reviewed from time to time.

The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

Sum assured is available in multiples of \$10,000, up to a maximum of \$300,000 (up to age 65) and \$150,000 (age 66-70).

Get in touch

CALL
NTUC Income at **6788 3113** or
SAFRA at **6377 9144/9147**

EMAIL
to **healthcare@income.com.sg**
or **ins@safra.sg**

CLICK
on **www.income.com.sg** or
www.safra.sg/insurance

SAFRA Essential Term SAFRA Living Care

Term Life Insurance



SAFRA Living Care

SAFRA Living Care extends coverage for Death and Total and Permanent Disability (TPD before the age of 65) to include the 30 Critical Illnesses. Please refer to the list of 30 Critical Illnesses on our website.

We will also help you relieve the financial burden on your loved ones by providing you with a Hospital Cash Benefit of up to \$200⁸ daily.

With affordable premiums of just \$2.00⁹ per month, you can enjoy the benefits of this comprehensive insurance plan.

Age next birthday (Years)	Monthly premium ⁴ for sum assured				
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000
6 - 17 ⁵	\$ 1.80	\$ 9.00	\$ 18.00	\$ 27.00	\$ 36.00
18 - 30	\$ 2.00	\$ 10.00	\$ 20.00	\$ 30.00	\$ 40.00
31 - 45	\$ 2.10	\$ 10.50	\$ 21.00	\$ 31.50	\$ 42.00
46 - 50	\$ 4.20	\$ 21.00	\$ 42.00	\$ 63.00	\$ 84.00
51 - 55	\$ 5.10	\$ 25.50	\$ 51.00	\$ 76.50	\$102.00
56 ⁶ - 60	\$ 8.00	\$ 40.00	\$ 80.00	\$120.00	\$160.00
61 - 65	\$18.40	\$ 92.00	\$184.00	\$276.00	\$368.00
66 ⁷ - 70	\$38.00	\$190.00	\$380.00	-	-
Age next birthday (Years)	Yearly premium ⁴ for sum assured				
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000
6 - 17 ⁵	\$ 20.80	\$ 104.00	\$ 208.00	\$ 312.00	\$ 416.00
18 - 30	\$ 23.10	\$ 115.50	\$ 231.00	\$ 346.50	\$ 462.00
31 - 45	\$ 24.20	\$ 121.00	\$ 242.00	\$ 363.00	\$ 484.00
46 - 50	\$ 48.50	\$ 242.50	\$ 485.00	\$ 727.50	\$ 970.00
51 - 55	\$ 58.80	\$ 294.00	\$ 588.00	\$ 882.00	\$1,176.00
56 ⁶ - 60	\$ 92.30	\$ 461.50	\$ 923.00	\$1,384.50	\$1,846.00
61 - 65	\$212.30	\$1,061.50	\$2,123.00	\$3,184.50	\$4,246.00
66 ⁷ - 70	\$438.40	\$2,192.00	\$4,384.00	-	-

Premium rates are non-guaranteed and may be reviewed from time to time.

The premiums that you pay are based on the sum assured and insured's age next birthday. Premium rates will change when the insured enters a higher age band.

Sum assured is available in multiples of \$10,000, up to a maximum of \$200,000 (up to age 65) and \$100,000 (age 66-70).

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About NTUC Income

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance to serve the protection, savings and investments needs of two million customers across all segments of society.

As a social enterprise, NTUC Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

NTUC Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged among them.

In 2012, NTUC Income had over \$31 billion in assets under management.

For more about NTUC Income, please visit www.income.com.sg.

IMPORTANT NOTES

- ¹ Your spouse and children who are SAFRA members will be eligible for the application of coverage only if you, as the Insured and Principal member of SAFRA, are covered under the same type of SAFRA plan. The sum assured for your spouse and children should not exceed your sum assured unless your sum assured has been reduced by NTUC Income due to underwriting reasons.
- ² Premium rate is applicable only to insured member aged 18-30 years (age next birthday) for sum assured at \$10,000 under SAFRA Essential Term.
- ³ No benefit shall be paid for Total and Permanent Disability or Partial and Permanent Disability on or after the age of 65. Table of Compensation will apply for Partial and Permanent Disability due to an accident before age 65. Please refer to the Table of Compensation on our website.
- ⁴ Premium rates are effective on 1 April 2011.
- ⁵ Your child must be at least 5 years old at the point of application. The oldest your child can take up this policy is age 15. Your child's cover will end when your child reaches the age of 21.
- ⁶ You and your spouse must be at least 16 years old at the point of application. The oldest you and your spouse can take up the policy is age 60 for SAFRA Essential Term and age 55 for SAFRA Living Care. You will be covered till the age of 70 for both SAFRA plans. The coverage for your spouse will also end when your spouse is separated or divorced from you.
- ⁷ Sum assured will be reduced to \$150,000 for SAFRA Essential Term and \$100,000 for SAFRA Living Care on your next renewal after your 65th birthday for any insured member whose sum assured is higher than this amount.
- ⁸ You will receive daily cash payment of \$200 up to a maximum of 365 days per hospital stay in Singapore if your sum assured is at \$200,000 for SAFRA Living Care.
- ⁹ Premium rate is applicable only to insured member aged 18-30 years (age next birthday) for sum assured at \$10,000 under SAFRA Living Care.

To apply for or renew the coverage, any outstanding SAFRA membership subscription must first be settled. The insurance coverage and membership must run concurrently. The application or renewal of insurance coverage for spouse and junior members are dependent on the validity of the Principal member's SAFRA membership.

This is for general information only. You can find the usual terms and conditions of SAFRA Essential Term and SAFRA Living Care in the master policy contracts issued to SAFRA. The cover for SAFRA plans will automatically end upon the termination of the master policy by either NTUC Income or SAFRA. 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 plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. 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. These plans do not have any cash value.

SAFRA Essential Term and SAFRA Living Care are underwritten by NTUC Income.

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 NTUC Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 25 April 2014