

# LUV Term Life Insurance

Enjoy more coverage for less with preferential rates for NTUC members and their families.

## That's the Income difference.

For life's uncertainties. LUV. Exclusively for NTUC members.

LUV gives you and your family greater security in times of need with high coverage at a low premium. What's more, you can be protected under LUV up to the age of 70, as long as you remain an NTUC member. You can continue to be covered under LUV even if you change jobs or are between jobs.

### Low premium. High coverage.

With you in mind, we've made this plan as affordable as possible with premium rates for as low as \$0.70<sup>1</sup> per day. If you are without any basic insurance coverage, would like to insure your family<sup>4</sup> or simply want to enhance your existing policies, LUV is the plan for you.

### Assurance in times of need

LUV helps your family cope with the financial strain during times of distress. Choose the Basic Plan for protection against Death, Permanent and Total Disability (PTD) and, Permanent and Partial Disability<sup>2</sup> or opt for the Deluxe Plan for additional coverage against 30 critical illnesses<sup>3</sup> including cancer, heart attack and stroke.

Age Next Birthday (years)	BASIC PLAN				
	Monthly Premium				
	Plan 1 \$10,000	Plan 2 \$50,000	Plan 3 \$100,000	Plan 4 \$150,000	Plan 5 \$200,000
1 – 18 <sup>5</sup>	\$ 0.70	\$ 3.50	\$ 7.00	\$ 10.50	\$ 14.00
19 – 45	\$ 0.90	\$ 4.50	\$ 9.00	\$ 13.50	\$ 18.00
46 – 50	\$ 1.35	\$ 6.75	\$ 13.50	\$ 20.25	\$ 27.00
51 – 55	\$ 2.15	\$ 10.75	\$ 21.50	\$ 32.25	\$ 43.00
56 – 60	\$ 3.00	\$ 15.00	\$ 30.00	\$ 45.00	\$ 60.00
61 – 65 <sup>6</sup>	\$ 3.80	\$ 19.00	\$ 38.00	\$ 57.00	\$ 76.00
66 – 70	\$ 12.10	\$ 60.50	\$ 121.00	\$ 181.50	\$ 242.00


Age Next Birthday (years)	DELUXE PLAN (with critical illness cover)				
	Monthly Premium				
	Plan 1 \$10,000	Plan 2 \$50,000	Plan 3 \$100,000	Plan 4 \$150,000	Plan 5 \$200,000
1 – 18 <sup>5</sup>	\$ 1.20	\$ 6.00	\$ 12.00	\$ 18.00	\$ 24.00
19 – 45	\$ 2.00	\$ 10.00	\$ 20.00	\$ 30.00	\$ 40.00
46 – 50	\$ 3.00	\$ 15.00	\$ 30.00	\$ 45.00	\$ 60.00
51 – 55	\$ 4.25	\$ 21.25	\$ 42.50	\$ 63.75	\$ 85.00
56 – 60	\$ 5.60	\$ 28.00	\$ 56.00	\$ 84.00	\$ 112.00
61 – 65 <sup>6</sup>	\$ 15.00	\$ 75.00	\$ 150.00	\$ 225.00	\$ 300.00
66 – 70	\$ 37.00	\$ 185.00	\$ 370.00	\$ 555.00	\$ 740.00

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

### Benefits at a glance

- Premium rates for as low as \$0.70<sup>1</sup> per day
- Comprehensive coverage against death, disability<sup>2</sup> and 30 critical illnesses<sup>3</sup>
- Loyalty discounts of up to 10%
- Additional payouts over and above the sum assured in the event of Permanent and Total Disability (PTD before the age of 65)
- Hospital cash benefits in the event of hospitalisation
- Hassle-free application

### Get in touch

 **CALL**  
our hotline at **6788 5515**

 **CLICK**  
on [www.income.com.sg](http://www.income.com.sg)

## LUV

### More rewarding

LUV rewards you the longer you remain protected. If you've been with us for 3 or more consecutive years, you'll enjoy up to 10% loyalty discount on your premiums.

Years under the scheme	Premium discount
3 – 5 years	3%
6 – 10 years	5%
11 – 15 years	7%
Above 15 years	10%

### Additional payouts

It's difficult enough to cope with the emotional distress that results from misfortune. LUV takes care of the financial strain that occurs during this difficult period. Should you suffer from Permanent and Total Disability (PTD before the age of 65), you'll receive payouts of an additional 1% of sum assured per month for 12 months, or until your 65th birthday (whichever is earlier).

### Easing your worries

LUV relieves the extra burden on your loved ones with a daily hospital cash benefit if you are hospitalised. It pays \$50 for each day of hospitalisation per \$100,000 sum assured, up to a maximum of 365 days per confinement.

### Hassle-free application

You'll also enjoy hassle-free application as there is no need for medical check-ups. You can choose to submit your application online, or call our hotline.

If your children are covered under your plan and become NTUC members before the age of 25, you can easily transfer the plan to their names with no further underwriting.

#### IMPORTANT NOTES

<sup>1</sup> Premium rate is applicable only to policyholders aged 19 to 45 (age next birthday) for sum assured at \$100,000 under the Deluxe Plan.

<sup>2</sup> Schedule of losses apply for Permanent and Partial Disability due to an accident.

<sup>3</sup> Critical illnesses coverage is only applicable to the Deluxe Plan.

<sup>4</sup> Your dependants will be eligible for the application of coverage only if you, as the Proposer, are covered under the same LUV plan, unless your application has been declined or postponed by NTUC Income in view of underwriting. The sum assured/plan type for your dependants should not exceed that of yours unless your sum assured/plan type has been reduced by NTUC Income due to underwriting reasons.

<sup>5</sup> Your child must be at least 15 days old at the point of application. Maximum entry age for child is 17 years old. Coverage will cease upon child attaining age of 25 years old (exclude NS related risks).

<sup>6</sup> Maximum age of entry for proposer and spouse is 64 years old. If you take up the policy at or before age 60, you will be covered till 70 years old. If you take up the policy after age 60, you will be covered till 65 years old.

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 Master Policy Contract issued to National Trades Union Congress (NTUC). The cover for LUV will automatically cease upon the termination of the Master Policy by either NTUC Income or NTUC. 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. This plan does not have any cash value.

This plan is 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 10 April 2012