

Complete peace of mind for your family with one plan, guaranteed till age 80 at low cost.

Each family member faces the risk of accident, sickness, disability, premature death or other unforeseen mishaps. These events often result in hefty medical bills and loss of earnings, and can bring hardship to your loved ones. These losses can be covered by insurance. By paying a small premium, you and your family members can be covered adequately against these financial losses.

One Policy to Cover Many Risks

Most people buy different insurance policies to cover these risks. They are usually more expensive, as separate policies have to be administered. NTUC Income has a simpler way for you to cover these various risks under one plan. You can also cover several family members, such as your spouse, children and parents. This is called the Family Insurance Plan. No more hassle of having many separate insurance documents. With the Family Insurance Plan, you can take care of all your family's insurance needs under one plan.

Complete Financial Security

You can cover yourself and even your family against the following risks. The table below shows the possible risks and suggested riders that are suitable.

| Risk/Event | Rider |
|--|---------------------------------------|
| a. Premature Death | Term |
| b. 30 Dread Diseases | Living Benefit |
| c. Accident | Personal Accident |
| d. Permanent Disability | Term |
| e. Hospitalisation | Hospital & Surgical, Hospital Benefit |
| f. Major Loans (housing, car & others) | Term/Living benefit |
| g. Loss of Income | Comprehensive Income Benefit |

Suits Your Changing Needs

The Family Insurance Plan is flexible to suit your changing needs. You can take up the Family Insurance Plan when you are single. After marriage, you can include your spouse and children. You may also include your parents as and when you wish. This is truly a plan that adjusts to suit your various needs at different life stages. You are also allowed to increase or reduce your coverage¹ for specific riders.

If you insure your children, they can transfer their insurance to their own personal policies when they are older. They can then add coverage for their spouses or children.

Guaranteed Coverage till Age 80

Most of the riders under our Family Insurance Plan offer guaranteed coverage till age 80. Many plans in the market stop coverage at age 60 or 65, when the insurance coverage is most needed. With Family Insurance Plan, you can buy riders up to age 80, giving you a greater peace of mind.

Affordable Premiums

The premiums are generally affordable and premium rates adjusted from time to time, based on the claim experience.

Benefits at a glance

- **One policy covers all your family's insurance needs under one roof**
- **Guaranteed renewable up to age 80**
- **Superior flexibility which allows you to mix and match your cover as your needs change**
- **Affordable premiums rates**

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at **6788 3113**

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on www.income.com.sg

Family Insurance Plan

Insurance Riders under the Family Insurance Plan

Term - pays the sum assured in the event of Death or Total and Permanent Disability (TPD before the age of 65).

Decreasing Term - pays uniformly decreasing sum assured upon Death or Total and Permanent Disability.

Income Benefit/Enhanced Income Benefit/Special Income Benefit - pays a monthly income upon Death, Total and Permanent Disability or diagnosis of a specified dread disease until the end of the term.

Living Benefit - pays the sum assured upon Death, Total and Permanent Disability and diagnosis of a specified dread disease to tide over a period of prolonged illness and loss of income.

Lady Plus - specially tailored for ladies to cover specified female illnesses or occurrence of maternity risks. It also reimburses specified cancer related and re-constructive surgery costs. Must be taken with the Living Benefit.

Child Plus - pays for 10 specified child illnesses and hospitalisation due to accidental injury.

Personal Accident Rider - provides Death benefits, Permanent Disability benefits and Temporary Disability benefits due to accidental death. The policyholder can choose Death coverage only, Death and Total and Permanent Disability coverage or combined Death, Total and Permanent Disability and Temporary Disability.

Waiver of Premium Benefit - allows premium payment to cease should the payor suffer premature death, disability or a major illness.

Hospital Benefit - provides a fixed amount of compensation for each day of confinement in a government hospital or a licensed hospital, subject to a maximum of 365 days for each confinement.

Hospital & Surgical Rider - reimburses hospital expenses up to 60 days per hospitalisation. Covers ward charges, hospital services and surgical fees up to specified limits. Daily Room and Board (R&B) will be doubled for Intensive Care Unit (ICU), subject to maximum of 14 days. Offers 80% of daily R&B as alternative cash benefit, if bills are covered by employer or other medical plans. Pays 10 times of daily R&B upon death. The premium is non-guaranteed and the company reserves the right to increase or decrease the premium due to claim experience.

IMPORTANT NOTES

¹ Based on yearly premium of \$100.

This leaflet 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. 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.

Information is correct as of 1 April 2010