

# i-Term Term Life Insurance

We figured that making basic insurance cover available to all was the right thing to do.

i-Term. Best value & comprehensive protection.

We provide you with the valuable insurance protection you need. i-Term is a pure protection plan with no cash value. This means you can buy high insurance cover at a lower cost.

Taken on its own or together with other plans, i-Term can effectively fulfill your immediate and long term insurance needs. We also give you the flexibility of choosing how long you want to be covered and guarantee<sup>1</sup> the renewal of your policy beyond its expiry should your needs change along the way.

## Insure against death, disability and terminal illness

We provide comprehensive coverage for Death, Total and Permanent Disability (TPD before age 65) or Terminal Illness. If that happens, i-Term will pay the full sum assured.

## Renewal Guaranteed

With i-Term, the option to extend your coverage beyond the expiry of your policy is solely yours. Regardless of your state of health, we will guarantee your coverage up to age 84 last birthday.

## Insurance you can afford

i-Term offers high protection at low premiums so you have the option to purchase the amount of coverage that you really need, which might have previously been too costly to afford.

We will further offer you Preferred Life rates which are as much as 15%<sup>2</sup> lower than Standard Life rates if you are in good health<sup>2</sup>. It essentially means that for the same amount of premium, you can be covered for so much more.

## Illustration of monthly premiums for a male non-smoker

Sum Assured of \$250,000 for Standard Life

Age (Last Birthday)	Policy Term		
	5 years	10 years	20 years
30	\$ 13.55	\$ 15.10	\$ 22.10
35	\$ 19.15	\$ 22.10	\$ 33.55
40	\$ 28.85	\$ 32.65	\$ 53.80
45	\$ 37.15	\$ 44.60	\$ 78.55
50	\$ 60.80	\$ 75.40	\$137.30

Sum Assured of \$1,000,000 for Preferred Life

Age (Last Birthday)	Policy Term		
	5 years	10 years	20 years
30	\$ 47.50	\$ 48.50	\$ 64.50
35	\$ 54.50	\$ 63.50	\$ 99.50
40	\$ 83.50	\$ 96.50	\$163.50
45	\$126.50	\$154.50	\$277.50
50	\$210.50	\$265.50	\$480.50

## Benefits at a glance

- Coverage for Death, Total and Permanent Disability (TPD before the age of 65) and Terminal Illness
- Guaranteed<sup>1</sup> renewal beyond expiry of policy regardless of your state of health
- High coverage at low premiums
- Additional rider options

## Get in touch

 **MEET**  
your insurance adviser today

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

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

## i-Term

### Enjoy greater coverage with riders

We understand that you may have specific needs. That's why we have included a whole range of optional riders such as cover against the 30 Dread Diseases, accidents and waiver of future premiums in the event of a Dread Disease.

### It's never too late to be insured

i-Term is available to you at any stage in your life as long as you are below the age of 79<sup>1</sup> last birthday. You can choose to be insured for terms between 5 and 35 years.

#### IMPORTANT NOTES

<sup>1</sup> Subject to the maximum coverage age of 84 last birthday.

<sup>2</sup> Amount of discount depends on the coverage amount and/or health condition of the insured. The definition of good health will be determined by NTUC Income. The insured has to meet certain minimum health standards during the underwriting process before discounts are given. Preferred Life rates are offered on an invitational basis for sum assured of at least \$1 million. All decisions by NTUC Income are final.

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](http://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. This policy does not have any cash value.

In the event of any ambiguity, discrepancy or omission between the English and Chinese versions, the English version shall apply and prevail.

Information is correct as of 01 February 2012