

Product Highlights

SAFRA Essential Term and SAFRA Living Care (effective 1 April 2011)

SAFRA Essential Term and SAFRA Living Care give you and your family greater security in times of need with high coverage at low premiums.

Assurance in time of need

We help you and your family cope with the financial strain during times of distress. Choose SAFRA Essential Term for protection against Death and Total and Permanent Disability or SAFRA Living Care for additional coverage against the 30 Critical Illnesses including cancer, heart attack and stroke.

SAFRA Essential Term

SAFRA provides coverage to help your loved ones should anything unfortunate happen to you. The plan provides 24-hour worldwide coverage and the following benefits:

- Full sum assured will be payable in the event of death.
- Additional 25% of the full sum assured will be payable in the event of death due to an accident.
- Full sum assured will be payable in the event of Total and Permanent Disability (TPD) before age 65 plus an additional 1% of the sum assured payable monthly for 24 months or till age 65 or upon death, whichever is earlier.
- Benefit payouts for Partial and Permanent Disability (PPD) up to 75% of the sum assured due to accident (varying percentages of sum assured). Please visit NTUC Income's website for the Table of Compensation.

SAFRA Living Care

SAFRA Living Care extends your Death and Total and Permanent Disability cover to help your loved ones should anything unfortunate happen to you. The plan provides 24-hour worldwide coverage and the following benefits:

- Full sum assured will be payable in the event of death.
- Full sum assured will be payable in the event of Total and Permanent Disability (TPD) before age 65.
- Additional 30 Critical Illnesses coverage. Please visit NTUC Income's website for the list of the 30 Critical Illnesses.
- Hospital Cash Benefit of \$10.00 per \$10,000 sum assured for each day of hospitalisation in Singapore up to maximum of 365 days per confinement.

Affordable premium

With just \$1.10 per month¹, you can enjoy basic insurance coverage against Death, TPD and PPD. You can also enhance your coverage to include 30 major Critical Illnesses and payouts of hospital cash benefit with just \$2.10 per month².

For insured member & spouse, the maximum sum assured limit is \$300,000 (up to age 65) and \$150,000 (age 66–70) for SAFRA Essential Term, and \$200,000 (up to age 65) and \$100,000 (age 66-70) for SAFRA Living Care. For dependant child, they can be covered up to 100% sum assured of the insured member. The premiums will be as follows:

(1) SAFRA Essential Term (covers Death, Accidental Death, TPD and PPD)

Sum Assured	Monthly Premium (Age Next Birthday)							Yearly Premium (Age Next Birthday)						
	6-17 Years	18-30 Years	31-45 Years	46-55 Years	56-60 Years	61-65 Years	66-70 Years	6-17 Years	18-30 Years	31-45 Years	46-55 Years	56-60 Years	61-65 Years	66-70 Years
\$10,000	\$0.80	\$1.00	\$1.10	\$1.80	\$2.50	\$3.50	\$10.40	\$9.20	\$11.50	\$12.70	\$20.80	\$28.80	\$40.40	\$120.00
\$20,000	\$1.60	\$2.00	\$2.20	\$3.60	\$5.00	\$7.00	\$20.80	\$18.40	\$23.00	\$25.40	\$41.60	\$57.60	\$80.80	\$240.00
\$30,000	\$2.40	\$3.00	\$3.30	\$5.40	\$7.50	\$10.50	\$31.20	\$27.60	\$34.50	\$38.10	\$62.40	\$86.40	\$121.20	\$360.00
\$40,000	\$3.20	\$4.00	\$4.40	\$7.20	\$10.00	\$14.00	\$41.60	\$36.80	\$46.00	\$50.80	\$83.20	\$115.20	\$161.60	\$480.00
\$50,000	\$4.00	\$5.00	\$5.50	\$9.00	\$12.50	\$17.50	\$52.00	\$46.00	\$57.50	\$63.50	\$104.00	\$144.00	\$202.00	\$600.00
\$60,000	\$4.80	\$6.00	\$6.60	\$10.80	\$15.00	\$21.00	\$62.40	\$55.20	\$69.00	\$76.20	\$124.80	\$172.80	\$242.40	\$720.00
\$70,000	\$5.60	\$7.00	\$7.70	\$12.60	\$17.50	\$24.50	\$72.80	\$64.40	\$80.50	\$88.90	\$145.60	\$201.60	\$282.80	\$840.00
\$80,000	\$6.40	\$8.00	\$8.80	\$14.40	\$20.00	\$28.00	\$83.20	\$73.60	\$92.00	\$101.60	\$166.40	\$230.40	\$323.20	\$960.00
\$90,000	\$7.20	\$9.00	\$9.90	\$16.20	\$22.50	\$31.50	\$93.60	\$82.80	\$103.50	\$114.30	\$187.20	\$259.20	\$363.60	\$1,080.00
\$100,000	\$8.00	\$10.00	\$11.00	\$18.00	\$25.00	\$35.00	\$104.00	\$92.00	\$115.00	\$127.00	\$208.00	\$288.00	\$404.00	\$1,200.00
\$110,000	\$8.80	\$11.00	\$12.10	\$19.80	\$27.50	\$38.50	\$114.40	\$101.20	\$126.50	\$139.70	\$228.80	\$316.80	\$444.40	\$1,320.00
\$120,000	\$9.60	\$12.00	\$13.20	\$21.60	\$30.00	\$42.00	\$124.80	\$110.40	\$138.00	\$152.40	\$249.60	\$345.60	\$484.80	\$1,440.00
\$130,000	\$10.40	\$13.00	\$14.30	\$23.40	\$32.50	\$45.50	\$135.20	\$119.60	\$149.50	\$165.10	\$270.40	\$374.40	\$525.20	\$1,560.00
\$140,000	\$11.20	\$14.00	\$15.40	\$25.20	\$35.00	\$49.00	\$145.60	\$128.80	\$161.00	\$177.80	\$291.20	\$403.20	\$565.60	\$1,680.00
\$150,000	\$12.00	\$15.00	\$16.50	\$27.00	\$37.50	\$52.50	\$156.00	\$138.00	\$172.50	\$190.50	\$312.00	\$432.00	\$606.00	\$1,800.00

SAFRA Essential Term Age Banded Premium Table														
Sum Assured	Monthly Premium (Age Next Birthday)							Yearly Premium (Age Next Birthday)						
	6-17 Years	18-30 Years	31-45 Years	46-55 Years	56-60 Years	61-65 Years	66-70 Years	6-17 Years	18-30 Years	31-45 Years	46-55 Years	56-60 Years	61-65 Years	66-70 Years
\$160,000	\$12.80	\$16.00	\$17.60	\$28.80	\$40.00	\$56.00	-	\$147.20	\$184.00	\$203.20	\$332.80	\$460.80	\$646.40	-
\$170,000	\$13.60	\$17.00	\$18.70	\$30.60	\$42.50	\$59.50	-	\$156.40	\$195.50	\$215.90	\$353.60	\$489.60	\$686.80	-
\$180,000	\$14.40	\$18.00	\$19.80	\$32.40	\$45.00	\$63.00	-	\$165.60	\$207.00	\$228.60	\$374.40	\$518.40	\$727.20	-
\$190,000	\$15.20	\$19.00	\$20.90	\$34.20	\$47.50	\$66.50	-	\$174.80	\$218.50	\$241.30	\$395.20	\$547.20	\$767.60	-
\$200,000	\$16.00	\$20.00	\$22.00	\$36.00	\$50.00	\$70.00	-	\$184.00	\$230.00	\$254.00	\$416.00	\$576.00	\$808.00	-
\$210,000	\$16.80	\$21.00	\$23.10	\$37.80	\$52.50	\$73.50	-	\$193.20	\$241.50	\$266.70	\$436.80	\$604.80	\$848.40	-
\$220,000	\$17.60	\$22.00	\$24.20	\$39.60	\$55.00	\$77.00	-	\$202.40	\$253.00	\$279.40	\$457.60	\$633.60	\$888.80	-
\$230,000	\$18.40	\$23.00	\$25.30	\$41.40	\$57.50	\$80.50	-	\$211.60	\$264.50	\$292.10	\$478.40	\$662.40	\$929.20	-
\$240,000	\$19.20	\$24.00	\$26.40	\$43.20	\$60.00	\$84.00	-	\$220.80	\$276.00	\$304.80	\$499.20	\$691.20	\$969.60	-
\$250,000	\$20.00	\$25.00	\$27.50	\$45.00	\$62.50	\$87.50	-	\$230.00	\$287.50	\$317.50	\$520.00	\$720.00	\$1,010.00	-
\$260,000	\$20.80	\$26.00	\$28.60	\$46.80	\$65.00	\$91.00	-	\$239.20	\$299.00	\$330.20	\$540.80	\$748.80	\$1,050.40	-
\$270,000	\$21.60	\$27.00	\$29.70	\$48.60	\$67.50	\$94.50	-	\$248.40	\$310.50	\$342.90	\$561.60	\$777.60	\$1,090.80	-
\$280,000	\$22.40	\$28.00	\$30.80	\$50.40	\$70.00	\$98.00	-	\$257.60	\$322.00	\$355.60	\$582.40	\$806.40	\$1,131.20	-
\$290,000	\$23.20	\$29.00	\$31.90	\$52.20	\$72.50	\$101.50	-	\$266.80	\$333.50	\$368.30	\$603.20	\$835.20	\$1,171.60	-
\$300,000	\$24.00	\$30.00	\$33.00	\$54.00	\$75.00	\$105.00	-	\$276.00	\$345.00	\$381.00	\$624.00	\$864.00	\$1,212.00	-

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

(2) SAFRA Living Care (covers Death, TPD, Critical Illness and Hospital Cash Benefit)

SAFRA Living Care Age Banded Premium Table																
Sum Assured	Monthly Premium (Age Next Birthday)								Yearly Premium (Age Next Birthday)							
	6-17 years	18-30 years	31-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	6-17 years	18-30 years	31-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years
\$10,000	\$1.80	\$2.00	\$2.10	\$4.20	\$5.10	\$8.00	\$18.40	\$38.00	\$20.80	\$23.10	\$24.20	\$48.50	\$58.80	\$92.30	\$212.30	\$438.40
\$20,000	\$3.60	\$4.00	\$4.20	\$8.40	\$10.20	\$16.00	\$36.80	\$76.00	\$41.60	\$46.20	\$48.40	\$97.00	\$117.60	\$184.60	\$424.60	\$876.80
\$30,000	\$5.40	\$6.00	\$6.30	\$12.60	\$15.30	\$24.00	\$55.20	\$114.00	\$62.40	\$69.30	\$72.60	\$145.50	\$176.40	\$276.90	\$636.90	\$1,315.20
\$40,000	\$7.20	\$8.00	\$8.40	\$16.80	\$20.40	\$32.00	\$73.60	\$152.00	\$83.20	\$92.40	\$96.80	\$194.00	\$235.20	\$369.20	\$849.20	\$1,753.60
\$50,000	\$9.00	\$10.00	\$10.50	\$21.00	\$25.50	\$40.00	\$92.00	\$190.00	\$104.00	\$115.50	\$121.00	\$242.50	\$294.00	\$461.50	\$1,061.50	\$2,192.00
\$60,000	\$10.80	\$12.00	\$12.60	\$25.20	\$30.60	\$48.00	\$110.40	\$228.00	\$124.80	\$138.60	\$145.20	\$291.00	\$352.80	\$553.80	\$1,273.80	\$2,630.40
\$70,000	\$12.60	\$14.00	\$14.70	\$29.40	\$35.70	\$56.00	\$128.80	\$266.00	\$145.60	\$161.70	\$169.40	\$339.50	\$411.60	\$646.10	\$1,486.10	\$3,068.80
\$80,000	\$14.40	\$16.00	\$16.80	\$33.60	\$40.80	\$64.00	\$147.20	\$304.00	\$166.40	\$184.80	\$193.60	\$388.00	\$470.40	\$738.40	\$1,698.40	\$3,507.20
\$90,000	\$16.20	\$18.00	\$18.90	\$37.80	\$45.90	\$72.00	\$165.60	\$342.00	\$187.20	\$207.90	\$217.80	\$436.50	\$529.20	\$830.70	\$1,910.70	\$3,945.60
\$100,000	\$18.00	\$20.00	\$21.00	\$42.00	\$51.00	\$80.00	\$184.00	\$380.00	\$208.00	\$231.00	\$242.00	\$485.00	\$588.00	\$923.00	\$2,123.00	\$4,384.00
\$110,000	\$19.80	\$22.00	\$23.10	\$46.20	\$56.10	\$88.00	\$202.40	-	\$228.80	\$254.10	\$266.20	\$533.50	\$646.80	\$1,015.30	\$2,335.30	-
\$120,000	\$21.60	\$24.00	\$25.20	\$50.40	\$61.20	\$96.00	\$220.80	-	\$249.60	\$277.20	\$290.40	\$582.00	\$705.60	\$1,107.60	\$2,547.60	-
\$130,000	\$23.40	\$26.00	\$27.30	\$54.60	\$66.30	\$104.00	\$239.20	-	\$270.40	\$300.30	\$314.60	\$630.50	\$764.40	\$1,199.90	\$2,759.90	-
\$140,000	\$25.20	\$28.00	\$29.40	\$58.80	\$71.40	\$112.00	\$257.60	-	\$291.20	\$323.40	\$338.80	\$679.00	\$823.20	\$1,292.20	\$2,972.20	-
\$150,000	\$27.00	\$30.00	\$31.50	\$63.00	\$76.50	\$120.00	\$276.00	-	\$312.00	\$346.50	\$363.00	\$727.50	\$882.00	\$1,384.50	\$3,184.50	-
\$160,000	\$28.80	\$32.00	\$33.60	\$67.20	\$81.60	\$128.00	\$294.40	-	\$332.80	\$369.60	\$387.20	\$776.00	\$940.80	\$1,476.80	\$3,396.80	-
\$170,000	\$30.60	\$34.00	\$35.70	\$71.40	\$86.70	\$136.00	\$312.80	-	\$353.60	\$392.70	\$411.40	\$824.50	\$999.60	\$1,569.10	\$3,609.10	-
\$180,000	\$32.40	\$36.00	\$37.80	\$75.60	\$91.80	\$144.00	\$331.20	-	\$374.40	\$415.80	\$435.60	\$873.00	\$1,058.40	\$1,661.40	\$3,821.40	-
\$190,000	\$34.20	\$38.00	\$39.90	\$79.80	\$96.90	\$152.00	\$349.60	-	\$395.20	\$438.90	\$459.80	\$921.50	\$1,117.20	\$1,753.70	\$4,033.70	-
\$200,000	\$36.00	\$40.00	\$42.00	\$84.00	\$102.00	\$160.00	\$368.00	-	\$416.00	\$462.00	\$484.00	\$970.00	\$1,176.00	\$1,846.00	\$4,246.00	-

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

The maximum entry age for insured employee and spouse is 60 years old for SAFRA Essential Term and 55 years old for SAFRA Living Care. The maximum entry age for child is 15 years old; coverage will cease upon child attaining age of 21 years.

Exclusions

There are certain conditions whereby the benefits under these plans will not be payable. You can refer to the Policy Contract for the precise terms, conditions and exclusions of these plans. The Policy Contract will be issued when your application is accepted.

IMPORTANT NOTES

¹ Premium rate is applicable to insured member age 31 to 45 (age next birthday) with \$10,000 sum assured under SAFRA Essential Term.

² Premium rate is applicable to insured member age 31 to 45 (age next birthday) with \$10,000 sum assured under SAFRA Living Care.

You will need to be insured under the plan before your family can sign up for SAFRA plan.

This material is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of these plans are specified in the Master Policy Contracts issued to SAFRA. The cover for SAFRA plans will automatically cease upon the termination of Master Policy by either SAFRA or NTUC Income.

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 these products are appropriate to your financial needs and insurance objectives. These plans do not have any cash value. SAFRA Essential Term and SAFRA Living Care are underwritten by NTUC Income.

Information is correct as of 15 February 2011.