



Place your
family
— in —
good hands

LUV

TERM LIFE INSURANCE

Exclusively for NTUC members and their families at preferential premium rates.

You and your family's well-being are of utmost importance. Protect yourself and your family¹ against life's uncertainties with LUV, a term life insurance that provides greater security in times of need at affordable premium rates.

Why is it good for me?

- 1 **Premium rates for as low as \$0.70² per day**
- 2 **Insurance coverage against death, permanent disability and 30 critical illnesses³**
- 3 **Loyalty discounts of up to 10%**
- 4 **Get additional payouts over and above the sum assured in the event of total and permanent disability (TPD before the age of 65)**
- 5 **Receive hospital cash benefits in the event of hospitalisation**

LUV

TERM LIFE INSURANCE

Premium rates as low as \$0.70² per day

We have made this plan affordable so that you can be covered for death, permanent disability and 30 critical illnesses³.

LUV is just the plan for you if you:

- have no basic insurance coverage;
- would like to insure your family¹; or
- simply want to enhance your insurance coverage.

Flexible plans to meet your protection needs

Basic cover

Choose the Basic cover for protection against death, total and permanent disability (TPD before the age of 65) and partial and permanent disability⁴.

Age next birthday (years)	Monthly premium for sum assured				
	Plan 1 \$10,000	Plan 2 \$50,000	Plan 3 \$100,000	Plan 4 \$150,000	Plan 5 \$200,000
1 to 18	\$0.70	\$3.50	\$7.00	\$10.50	\$14.00
19 to 45	\$0.90	\$4.50	\$9.00	\$13.50	\$18.00
46 to 50	\$1.35	\$6.75	\$13.50	\$20.25	\$27.00
51 to 55	\$2.15	\$10.75	\$21.50	\$32.25	\$43.00
56 to 60	\$3.00	\$15.00	\$30.00	\$45.00	\$60.00
61 to 65 ⁵	\$3.80	\$19.00	\$38.00	\$57.00	\$76.00
66 to 70	\$12.10	\$60.50	\$121.00	\$181.50	\$242.00

Premium rates are not 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.

Deluxe cover

You can opt for the Deluxe cover which offers additional coverage against 30 critical illnesses³ including major cancers, heart attack of specified severity and stroke.

Age next birthday (years)	Monthly premium for sum assured				
	Plan 1 \$10,000	Plan 2 \$50,000	Plan 3 \$100,000	Plan 4 \$150,000	Plan 5 \$200,000
1 to 18	\$1.20	\$6.00	\$12.00	\$18.00	\$24.00
19 to 45	\$2.00	\$10.00	\$20.00	\$30.00	\$40.00
46 to 50	\$3.00	\$15.00	\$30.00	\$45.00	\$60.00
51 to 55	\$4.25	\$21.25	\$42.50	\$63.75	\$85.00
56 to 60	\$5.60	\$28.00	\$56.00	\$84.00	\$112.00
61 to 65 ⁵	\$15.00	\$75.00	\$150.00	\$225.00	\$300.00
66 to 70	\$37.00	\$185.00	\$370.00	\$555.00	\$740.00

Premium rates are not 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.

LUV

TERM LIFE INSURANCE

Loyalty discounts of up to 10%

What's more, the longer you stay protected, the greater your savings. Enjoy up to 10% loyalty discount on your premiums if you remain covered under LUV for 3 or more years.

Years covered under LUV plan	Premium discount
3 to 5	3%
6 to 10	5%
11 to 15	7%
More than 15	10%

Receive additional payouts to ease your worries

In the event of total and permanent disability (TPD before the age of 65), you will receive an additional monthly payout of 1% of the sum assured for the next 12 months or until you reach the age of 65 or upon death (whichever is earliest) to help ease the financial burden on your loved ones.

If you are hospitalised, you will also receive a daily hospital cash benefit of up to \$100⁶ for up to 365 days for each period of hospital stay in Singapore to help you cope financially.

Hassle-free application

You can simply submit your application online or call our hotline at 6788 3113.

If your children⁷ are covered under your plan and become NTUC members before the age of 25, you can transfer the plan to their names with no further underwriting.

LUV

TERM LIFE INSURANCE

About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to 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 products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, 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.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

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

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

Get in touch



MEET your Income adviser



CALL 6332 1133



EMAIL healthcare@income.com.sg



CLICK www.income.com.sg

LUV

TERM LIFE INSURANCE

IMPORTANT NOTES

- 1 Your husband or wife and children will be eligible for the application of coverage only if you, as the insured and member of NTUC, are covered under the same LUV cover, unless your application has been declined or postponed by Income in view of underwriting. The plan type (sum assured) for your husband or wife and children should not be higher than your plan type (sum assured) unless your plan type (sum assured) has been reduced by Income due to underwriting reasons. If you end your policy, the cover for your husband or wife and children will end. The cover for your husband or wife will also end if you are separated or divorced from your husband or wife.
- 2 Premium rate is applicable only to insured aged 19 to 45 (age next birthday) for sum assured at \$100,000 under the Deluxe cover.
- 3 30 critical illnesses coverage is only applicable under the Deluxe cover. Please refer to the list of 30 critical illnesses on our website. For major cancer, coronary artery bypass surgery, heart attack of specified severity and angioplasty and other invasive treatment for coronary artery, a waiting period of 90 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later will apply. For the other remaining critical illnesses, a waiting period of 30 days from the start date or reinstatement date (if any) of the insured's cover, whichever is later will apply.
- 4 Partial and permanent disability must happen within 365 days from the date of the accident. Table of compensation will apply for partial and permanent disability due to an accident before the age of 65. Please refer to the table of compensation on our website.
- 5 The oldest you and your husband or wife can take up this policy is age 64. If you take up the policy at or before the age of 60, you will be covered till you reach the age of 70. If you take up the policy after the age of 60, you will be covered till you reach the age of 65.
- 6 You will receive a daily hospital cash benefit of \$100 (\$5.00 for every \$10,000 of the sum assured) if your sum assured is \$200,000. Each stay in the hospital must be for at least six hours in a row unless the insured's stay in the hospital is for a surgical operation, or the hospital bills for daily room and board charges. A waiting period of 30 days from the start date of the insured's cover will apply, unless the insured's stay in the hospital is due to an accident.
- 7 Your child must be at least 15 days old at the point of application. The oldest your child can take up this policy is age 17. Your child's cover will end when your child reaches the age of 25. This plan does not cover any claim or loss arising from insured taking part in full-time National Service.

This is for general information only. You can find the usual terms and conditions of LUV plan in the master policy contract issued to National Trades Union Congress ("NTUC"). The cover for LUV plan will automatically end upon the termination of the master policy by either Income or NTUC. 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. This plan does not have any cash value.

This plan is underwritten by 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 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 22 July 2016