



Enjoy Greater
Security
— in —
Life

SAFRA Essential Term & SAFRA Living Care

TERM LIFE INSURANCE

Affordable insurance protection for you and your family.

Give your family¹ more security today, no matter what the future holds. With SAFRA Essential Term and SAFRA Living Care, you can enjoy insurance coverage for you and your loved ones at affordable premiums.

Why is it good for me?

- 1 **Affordable premiums** at just \$1² per month
- 2 **Worldwide coverage** against Death and Total and Permanent Disability (TPD before the age of 65)³
- 3 **Partial and Permanent Disability benefit³** with SAFRA Essential Term
- 4 **Additional 25% payout of the sum assured** in the event of Death due to an accident with SAFRA Essential Term
- 5 **37 Critical Illnesses cover and Hospital Cash Benefit** with SAFRA Living Care

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SAFRA Essential Term

Affordable premiums and 24-hour worldwide protection

For just \$1² per month, you can enjoy insurance coverage that extends globally with 24-hour protection against Death and Total and Permanent Disability (TPD before the age of 65)³.

Partial and Permanent Disability benefit³

Receive benefit payouts under SAFRA Essential Term if you suffer from Partial and Permanent Disability³ due to an accident.

Additional 25% payout of the sum assured

We understand the emotional distress you might face from the sudden loss of a loved one. We pay an additional 25% of the sum assured in the event of Death due to an accident to take care of the financial strain on your family.

Age next birthday (years)	Monthly premium ⁴ for sum assured						
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
6 to 17 ⁵	\$0.80	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00
18 to 30	\$1.00	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00
31 to 45	\$1.10	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00
46 to 55	\$1.80	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00	\$54.00
56 to 60	\$2.50	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00
61 ⁶ to 65	\$3.50	\$17.50	\$35.00	\$52.50	\$70.00	\$87.50	\$105.00
66 ⁷ to 70	\$10.40	\$52.00	\$104.00	\$156.00	-	-	-

Age next birthday (years)	Yearly premium ⁴ for sum assured						
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
6 to 17 ⁵	\$9.20	\$46.00	\$92.00	\$138.00	\$184.00	\$230.00	\$276.00
18 to 30	\$11.50	\$57.50	\$115.00	\$172.50	\$230.00	\$287.50	\$345.00
31 to 45	\$12.70	\$63.50	\$127.00	\$190.50	\$254.00	\$317.50	\$381.00
46 to 55	\$20.80	\$104.00	\$208.00	\$312.00	\$416.00	\$520.00	\$624.00
56 to 60	\$28.80	\$144.00	\$288.00	\$432.00	\$576.00	\$720.00	\$864.00
61 ⁶ to 65	\$40.40	\$202.00	\$404.00	\$606.00	\$808.00	\$1,010.00	\$1,212.00
66 ⁷ to 70	\$120.00	\$600.00	\$1,200.00	\$1,800.00	-	-	-

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.

Sum assured is available in multiples of \$10,000, up to a maximum of \$300,000 (up to age 65) and \$150,000 (age 66-70).

SAFRA Essential Term & SAFRA Living Care

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SAFRA Living Care

Extend your insurance protection with 37 Critical Illnesses and Hospital Cash Benefit

SAFRA Living Care extends coverage for Death and Total and Permanent Disability (TPD before the age of 65) to include 37 Critical Illnesses for just \$2⁸ per month. Please refer to the list of 37 Critical Illnesses on our website. You can also receive a daily Hospital Cash Benefit of up to \$200⁹ to help relieve the financial burden on your loved ones during your hospital stay in Singapore.

Age next birthday (years)	Monthly premium ⁴ for sum assured				
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000
6 to 17 ⁵	\$1.80	\$9.00	\$18.00	\$27.00	\$36.00
18 to 30	\$2.00	\$10.00	\$20.00	\$30.00	\$40.00
31 to 45	\$2.10	\$10.50	\$21.00	\$31.50	\$42.00
46 to 50	\$4.20	\$21.00	\$42.00	\$63.00	\$84.00
51 to 55	\$5.10	\$25.50	\$51.00	\$76.50	\$102.00
56 ⁶ to 60	\$8.00	\$40.00	\$80.00	\$120.00	\$160.00
61 to 65	\$18.40	\$92.00	\$184.00	\$276.00	\$368.00
66 ⁷ to 70	\$38.00	\$190.00	\$380.00	-	-

Age next birthday (years)	Yearly premium ⁴ for sum assured				
	\$10,000	\$50,000	\$100,000	\$150,000	\$200,000
6 to 17 ⁵	\$20.80	\$104.00	\$208.00	\$312.00	\$416.00
18 to 30	\$23.10	\$115.50	\$231.00	\$346.50	\$462.00
31 to 45	\$24.20	\$121.00	\$242.00	\$363.00	\$484.00
46 to 50	\$48.50	\$242.50	\$485.00	\$727.50	\$970.00
51 to 55	\$58.80	\$294.00	\$588.00	\$882.00	\$1,176.00
56 ⁶ to 60	\$92.30	\$461.50	\$923.00	\$1,384.50	\$1,846.00
61 to 65	\$212.30	\$1,061.50	\$2,123.00	\$3,184.50	\$4,246.00
66 ⁷ to 70	\$438.40	\$2,192.00	\$4,384.00	-	-

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.

Sum assured is available in multiples of \$10,000, up to a maximum of \$200,000 (up to age 65) and \$100,000 (age 66-70).

SAFRA Essential Term & SAFRA Living Care

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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 2016, Income had over \$32.9 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

 **CALL** Income at 6332 1133 or SAFRA at 6377 9144/9147

 **CLICK** www.income.com.sg or www.safra.sg/insurance

 **EMAIL** healthcare@income.com.sg or ins@safra.sg

IMPORTANT NOTES

- 1 Your spouse and children who are SAFRA members will be eligible for the application of coverage only if you, as the Insured and Principal member of SAFRA, are covered under the same type of SAFRA plan. The sum assured for your spouse and children should not exceed your sum assured unless your sum assured has been reduced by Income due to underwriting reasons.
- 2 Premium rate is applicable only to insured member aged 18-30 years (age next birthday) for sum assured at \$10,000 under SAFRA Essential Term.
- 3 No benefit shall be paid for Total and Permanent Disability or Partial and Permanent Disability on or after the age of 65. Table of Compensation will apply for Partial and Permanent Disability due to an accident before age 65. Please refer to the Table of Compensation on our website.
- 4 Premium rates are effective on 1 April 2011.
- 5 Your child must be at least 5 years old at the point of application. The oldest your child can take up this policy is age 15. Your child's cover will end when your child reaches the age of 21.
- 6 You and your spouse must be at least 16 years old at the point of application. The oldest you and your spouse can take up the policy is age 60 for SAFRA Essential Term and age 55 for SAFRA Living Care. You will be covered till the age of 70 for both SAFRA plans. The coverage for your spouse will also end when your spouse is separated or divorced from you.
- 7 Sum assured will be reduced to \$150,000 for SAFRA Essential Term and \$100,000 for SAFRA Living Care on your next renewal after your 65th birthday for any insured member whose sum assured is higher than this amount.
- 8 Premium rate is applicable only to insured member aged 18-30 years (age next birthday) for sum assured at \$10,000 under SAFRA Living Care.
- 9 You will receive daily cash payment of \$200 (\$10.00 for every \$10,000 of the sum assured) up to a maximum of 365 days per hospital stay in Singapore if your sum assured is at \$200,000 for SAFRA Living Care.

To apply for or renew the coverage, any outstanding SAFRA membership subscription must first be settled. The insurance coverage and membership must run concurrently. The application or renewal of insurance coverage for spouse and junior members are dependent on the validity of the Principal member's SAFRA membership.

SAFRA Essential Term & SAFRA Living Care

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IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of SAFRA Essential Term and SAFRA Living Care in the master policy contracts issued to SAFRA. The cover for SAFRA plans will automatically end upon the termination of the master policy by either Income or SAFRA. 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. These plans do not have any cash value.

SAFRA Essential Term and SAFRA Living Care are 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 25 July 2017