

Lifetime payout at affordable premiums for your long-term needs. That's the Income difference.

Designed to complement your Basic ElderShield.
PrimeShield. For more comprehensive, longer coverage.

According to the Straits Times article on 13 January 2009, it costs between \$800 and over \$4,000 each month to put a patient in a private nursing home. Depending on your current Basic ElderShield plan type, it pays you either \$300 a month for a maximum period of 5 years or \$400 a month for a maximum period of 6 years if you become severely disabled¹. This amount may not be enough to meet your needs. As healthcare costs are constantly on the rise, there is a need to extend your coverage.

NTUC Income's PrimeShield offers you higher monthly benefit and, more importantly, guarantees a lifetime payout, after your Basic ElderShield benefits have been exhausted.

You can make use of your CPF Medisave (up to \$600 per insured person per calendar year) to pay for your PrimeShield premiums. This way, you minimise your cash outlay.

Monthly Disability Benefit

In case you suffer from a severe disability¹, you'll get a Monthly Disability Benefit. The amount of Monthly Disability Benefit depends on the monthly benefit level chosen by you less any payout under your Basic ElderShield, if applicable.

Lifetime Payout

You are guaranteed of your PrimeShield monthly benefit for life, so long as you are severely disabled¹. This payout will continue even after your Basic ElderShield benefits have ceased.

Lump Sum Benefit

If you suffer a severe disability¹, you will also receive a one-time lump sum benefit, which is equal to 3 times the monthly benefit level chosen by you.

Dependent Care Benefit

If you have a child under 21 years of age as at the claim date, you would be entitled to an additional 25% of the monthly benefit level chosen by you. This benefit will be payable monthly, for a maximum of 36 months per lifetime.

Get Well Benefit²

You will also receive a one-time payout (3 times the monthly benefit level chosen by you) if you recover from the severe disability¹.

Death Benefit²

In the event of death while receiving the monthly disability benefit, a one-time payout equal to 3 times the monthly benefit level chosen by you is payable.

Eligibility

PrimeShield is open to Singapore Citizens and Permanent Residents, aged 40 to 64 years old at last birthday, who have an existing Basic ElderShield Plan.

Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

Benefits at a glance

- Higher monthly payout
- Guaranteed lifetime payout should severe disability¹ persist
- One time lump sum benefit payable upon severe disability¹
- Additional dependent care benefit
- One time lump sum payout for death while suffering from or upon recovery from severe disability¹
- Premiums payable by CPF Medisave (up to \$600 per insured person per calendar year)

Get in touch

 **MEET**
your insurance adviser today

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

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on www.income.com.sg

PrimeShield

Benefits Illustration

For illustration purposes, we are using PrimeShield at a benefit level of \$1,000 per month.

PrimeShield for policyholders under Basic ElderShield 300

Coverage	Basic ElderShield 300 only	Basic ElderShield 300 + PrimeShield 1000
Monthly Disability Benefit	\$300	\$1,000*
Maximum Payout Period	5 Years	Lifetime. As long as one suffers from severe disability ¹ .
Lump Sum Benefit	NIL	3 times the monthly benefit level chosen by you.
Dependent Care Benefit	NIL	25% of the monthly benefit level chosen by you for a maximum of 36 months.
Get Well Benefit ²	NIL	3 times the monthly benefit level chosen by you.
Death Benefit ²	NIL	3 times the monthly benefit level chosen by you.
Total Payout	\$18,000	Unlimited Payout. As long as you suffer from severe disability ¹ .

*For the first 60 months - \$300 from Basic ElderShield and \$700 from PrimeShield. From 61st month onwards - \$1,000 from PrimeShield.

PrimeShield for policyholders under Basic ElderShield 400

Coverage	Basic ElderShield 400 only	Basic ElderShield 400 + PrimeShield 1000
Monthly Disability Benefit	\$400	\$1,000^
Maximum Payout Period	6 Years	Lifetime. As long as one suffers from severe disability ¹ .
Lump Sum Benefit	NIL	3 times the monthly benefit level chosen by you.
Dependent Care Benefit	NIL	25% of the monthly benefit level chosen by you for a maximum of 36 months.
Get Well Benefit ²	NIL	3 times the monthly benefit level chosen by you.
Death Benefit ²	NIL	3 times the monthly benefit level chosen by you.
Total Payout	\$28,800	Unlimited Payout. As long as you suffer from severe disability ¹ .

^For the first 72 months - \$400 from Basic ElderShield and \$600 from PrimeShield. From 73rd month onwards - \$1,000 from PrimeShield.

You can purchase PrimeShield at monthly benefit levels from \$500 to \$3,000. Please refer to the application form for the corresponding premiums and premium payment terms.

More than just insurance

With you in mind, our EASY Extra program has lined up a variety of special treats at special rates that you can enjoy all year round, once you become our policyholder. In addition, NTUC Income will sponsor a Caregiver's Course and a Home Modification consultation for successful PrimeShield Claimants.

IMPORTANT NOTES

¹ Severe disability/disabled means you are incapable of at least 3 Activities of Daily Living which include washing, dressing, feeding, toileting, mobility and transferring.

² You will only receive either the Get Well Benefit or the Death Benefit. This is a one-time lump sum benefit payable per lifetime.

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. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Information is correct as of 8 September 2010