

Senior Plan Whole Life Insurance

ntuc
Income
made different

Guaranteed Protection For Seniors

Have you ever been told that you are too old for insurance? How young must you be before an insurer agrees to cover you without a high premium or complicated medical check-up? At NTUC Income, all seniors from age 50 to 70 can be insured for up to \$15,000 sum assured with Senior Plan.

Guaranteed Acceptance¹

Your life insurance cover could be accepted even if you have an existing medical condition like stroke, bypass surgery, breast cancer, etc.

Hassle-free Application

No medical examination is required. Application is completely hassle-free.

Free Lifetime Cover After 10 Years

You are assured of a guaranteed cover for life without any further premiums after 10 years. Your plan will also receive bonuses² and continue to grow.

Affordable Premiums

Just for you, premiums are designed to be affordable. For \$10,000 sum assured, a 55 years old male pays just \$2.50 a day.

Insurance Cover

Insurance cover starts at 20% of the sum assured and increases to 100% by the 5th year. Thereafter, your cover may increase each year with bonus². If premiums paid exceed the sum assured, the full premiums will be refunded. In the event of Total and Permanent Disability before age 65, you will receive the sum assured and bonuses² over 4 years.

Gift For Your Loved Ones

Children may like to pay part or all of the premiums for their parents as an expression of love and effort to meet their parents' future needs. It will help to alleviate unnecessary financial burden on the family.

IMPORTANT NOTES

¹ Your coverage will be guaranteed on the condition that you have not been hospitalised during the past 12 months.

² Bonus is not guaranteed and may vary according to the future performance of the Life Participating Fund.

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 a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.


Information is correct as of 1 April 2010

Benefits at a glance

- **Guaranteed acceptance¹ even if you have an existing medical condition**
- **Hassle-free application with no medical examination required**
- **Limited premium payment of just 10 years**
- **Coverage increases with bonuses² even when you stop paying premiums after 10 years**
- **Gift of love**

Get in touch

 **MEET**
your insurance adviser today

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

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on www.income.com.sg