

**Important:**

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer to the actual policy and any endorsement issued to you.



## Conditions for VivaLink

### Your policy

VivaLink is a whole life regular-premium investment-linked plan designed to provide protection and investment opportunities. Through this plan, **you** can invest in one or a number of funds.

Each fund is divided into units and **we** will allocate a certain number of units in the fund to your policy depending on the amount of money **you** invest. The return on your investments depends on the performance of the funds **you** have chosen and the fund charges.

Each unit has an offer price and a bid price. **We** use the offer price to buy units. **We** use the bid price to work out the cash-in value of your investments when **you** want to take out money from your policy. The value of units can fall as well as rise and is not guaranteed.

This plan provides an element of life cover. **We** will pay benefits if the insured becomes **totally and permanently disabled** (before the age of 70), or dies.

**You** may cash in all or part of this policy. **You** should consider this carefully. **We** recommend that **you** get financial advice.

### 1 What your policy covers

#### a Total and permanent disability (TPD), and death benefit

If the insured becomes **totally and permanently disabled** (before the age of 70) or dies during the term of the policy, **we** will pay:

- the **basic benefit**; or
- the cash-in value at the time **we** are told about the claim;

whichever is higher. **We** will take off any fees and charges which apply to your policy.

The policy will end when **we** make this payment.

#### b Accidental TPD, and accidental death benefit

If the **TPD** or death before the age of 70 was a result of an **accident**, **we** will pay an additional 100% of the sum assured or \$100,000, whichever is lower, on top of the **TPD** benefit or death benefit, as long as the insured was not taking part in a **restricted activity** at the time of the **accident**. If the insured was taking part in a **restricted activity** at the time of the **accident**, **we** will only pay an additional 30% of the sum assured or \$30,000, whichever is lower, on top of the **TPD** benefit or death benefit.

**We** will pay this benefit only if **TPD** or death happens within 365 days of the **accident**.

The policy will end when **we** make this payment.

### c No lapse guarantee (NLG) benefit

Within the first 10 years from the **policy entry date**, if the cash-in value is not enough to cover the fees and charges due on your policy, **we** will apply the NLG benefit and **we** will not end the policy. In other words, the policy will continue during this period.

When **we** apply the NLG benefit, **you** will still need to pay the fees and charges due on your policy, including any unit-deducting rider. **We** will take these fees and charges from any cash-in-value or claim that **you** make under your policy.

**We** will apply the NLG benefit only when:

- **you** pay your regular premiums during the grace period;
- there is no premium holiday on the policy; and
- **you** do not make any withdrawals (including withdrawing of any reinvested distribution) unless the withdrawal is equal to or less than the total top-up made.

Once **we** end the NLG benefit, **we** will not reinstate it.

## 2 Putting money into your policy

### a Regular premiums

**You** will pay your first regular premium at the time **you** apply for this policy. **We** may set a minimum amount. **You** will then pay future premiums when they are due. **You** will have 30 days as a period of grace to make these payments.

If **you** still have not paid the premium after the period of grace, this policy will enter into a premium holiday. Fees and charges will continue

to apply during this premium holiday period. During this premium holiday period, **we** will continue to provide cover for death, **TPD**, **accidental** death and **accidental TPD** till the policy ends when the cash-in value of the policy falls to zero or less (negative value).

Any premium holiday will end once **you** start paying your regular premiums again.

If this policy ends because its cash-in value falls to zero or less (negative value), **you** can reinstate it within 36 months by starting to pay your regular premiums again. This applies as long as **you** give **us** satisfactory proof of the insured's good health and there is no change in the risks covered by this policy. But if the cash-in value has become negative, **you** may need to make a top-up on top of your regular premiums before **we** agree to reinstate your policy.

### Regular premium allocation rate

This allocation rate is a percentage of your regular premiums that **we** use to buy units (at the offer price) in the funds **you** choose. Allocation rates vary as shown in this table.

**We** may change the allocation rate for the 109<sup>th</sup> month onwards by giving **you** notice. The allocation rate for the 109<sup>th</sup> month onwards will not be less than 100%.

Monthly regular premium (or its equivalent if you pay other than monthly) for each premium stream	Allocation rate of regular premiums
1 <sup>st</sup> – 12 <sup>th</sup>	25%
13 <sup>th</sup> – 24 <sup>th</sup>	60%
25 <sup>th</sup> – 36 <sup>th</sup>	80%
37 <sup>th</sup> – 108 <sup>th</sup>	100%
109 <sup>th</sup> onwards	105%

### Special bonus allocation

**We** will add a 5% special bonus allocation to the premium, depending on how often **you** pay it. This will apply on top of the existing allocation rate (as shown in the table above) on the 169<sup>th</sup> to 180<sup>th</sup> and 229<sup>th</sup> to 240<sup>th</sup> monthly regular premium.

#### Example:

**You** pay for the first 168 monthly premiums. For the next 12 monthly premiums (169<sup>th</sup> to 180<sup>th</sup>), **we** will give **you** a 5% bonus allocation on top of your premium allocation rate. **You** then continue to pay the next 48 monthly premiums (181<sup>th</sup> to 228<sup>th</sup>). For the following 12 monthly premium (229<sup>th</sup> to 240<sup>th</sup>), **we** will give **you** a 5% bonus allocation on top of your premium allocation rate.

#### Example:

**You** started with a regular premium of \$200 per month. This is your 1<sup>st</sup> premium stream. **You** pay this for the first 144 monthly premiums and then increase your regular premium to \$250 per month. This is \$50 more than your original regular premium. **We** will treat this extra amount of \$50 as a new premium stream (2<sup>nd</sup> premium stream).

For your 169<sup>th</sup> to 180<sup>th</sup> monthly regular premium, **we** will give **you** a 5% bonus allocation on top of your premium allocation rate for your 1<sup>st</sup> premium stream (your regular premium of \$200).

For your 229<sup>th</sup> to 240<sup>th</sup> monthly regular premium, **we** will give **you** a 5% bonus allocation on top of your premium allocation rate for your 1<sup>st</sup> premium stream (your regular premium of \$200).

For your 313<sup>th</sup> to 324<sup>th</sup> monthly regular premium (in other words, the 169<sup>th</sup> to 180<sup>th</sup> monthly premium of your 2<sup>nd</sup> premium stream), **we** will give **you** a 5% bonus allocation on top of your premium allocation rate for your 2<sup>nd</sup> premium stream of the regular premium of \$50.

For your 373<sup>th</sup> to 384<sup>th</sup> monthly regular premium (in other words, 229<sup>th</sup> to 240<sup>th</sup> monthly premium of your 2<sup>nd</sup> premium stream), **we** will give **you** a 5% bonus allocation on top of your premium allocation rate for your 2<sup>nd</sup> premium stream (of the regular premium of \$50).

### b Top-ups

**You** can add extra payments called 'top-ups' at any time by filling in the necessary forms.

**We** may set a minimum amount for each top-up.

**We** will use 100% of your top-ups to buy units (at the offer price) in the funds **you** choose on the forms.

When **we** work out any claim benefit, **we** will not consider any top-ups that were made after the event giving rise to the claim.

Top-ups do not form part of your regular premiums.

Top-ups will not increase the sum assured of the policy.

**You** cannot make any top-ups when your policy is on any premium holiday.

### c Advance premiums

If **you** pay more regular premiums than are needed, **we** will treat them as premiums paid in advance for future months. **We** will follow the same choice (and proportion) of funds **you** chose for your regular premiums.

If **you** pay regular premiums that are more than 24 months ahead, **we** may not use these premiums to buy units. **We** may choose to refund these premiums without adding interests.

**We** may change the way **we** treat these premiums by giving **you** notice.

### 3 Options you have

#### a Changing your regular premium

**You** may increase your regular premium and **we** will make this change when your next regular premium is due. **We** may set a minimum amount for the increase in regular premium.

When using the allocation rate, **we** will treat any extra amount which is more than the previous highest regular premium as a new premium stream.

If you have reduced your premiums and then gone on to increase it but it is not more than the previous highest amount, **we** will not treat the extra amount as a new premium stream. **We** will use the same allocation rate as before you reduced your regular premium.

If **you** increase your regular premium, **you** may need to increase the sum assured of your policy. If **you** do this, **you** will need to give **us** satisfactory proof of the insured's good health and confirm that there is no change in the risks covered by this policy.

#### Example:

**You** started with a regular premium of \$100 per month. For the first 12 premiums, **we** will use 25% of each \$100 to buy units. For the next 12 premiums (13<sup>th</sup> to 24<sup>th</sup>), **we** will use 60% of each \$100 to buy units. For the next 12 premiums (25<sup>th</sup> to 36<sup>th</sup>), **we** will use 80% of each \$100 to buy units. For the next 72 premiums (37<sup>th</sup> to 108<sup>th</sup>), **we** will use 100% of each \$100 to buy units. After this, **we** may use 105% of each \$100 to buy units.

At any time, **you** may increase your regular premium to \$300. This is \$200 more than your original regular premium. **We** will treat this extra amount of \$200 as a new premium stream. For the first 12 premiums, **we** will use 25% of each \$200 to buy units. For the next 12 premiums (13<sup>th</sup> to 24<sup>th</sup>), **we** will use 60% of each \$200 to buy units. For the next 12 premiums (25<sup>th</sup> to 36<sup>th</sup>), **we** will use 80% of each \$200 to buy units. For the next 12 premiums (37<sup>th</sup> to 108<sup>th</sup>), **we** will use 100% of each \$200 to buy units. After this, **we** may use 105% of each \$200 to buy units.

**You** may reduce the regular premium as long as **you** have paid the last regular premium amount for at least 12 months. **We** will make this change when your next regular premium is due. **We** may set a minimum amount for the reduction in regular premium.

#### Example:

**You** started with a regular premium of \$100 per month for eight months. **You** then increased this to \$200, and **you** paid this higher amount for five months. If **you** wanted to reduce your regular premium to \$100, **we** would not allow it, until **you** have paid the premium of \$200 for another seven months.

When there is more than one premium stream, **we** will apply the reduction in the regular premium on the latest premium stream.

#### Example:

**You** started with a regular premium of \$200 per month. This is your 1<sup>st</sup> premium stream. **You** then increased this to \$330 a month. The extra amount of \$130 is your 2<sup>nd</sup> premium stream. In future, if **you** wanted to reduce the regular premium from \$330 to \$150 a month and **we** allowed it, **we** would first make a reduction from the 2<sup>nd</sup> premium stream (in other words, from \$130 to \$0), before **we** reduce from the 1<sup>st</sup> premium stream (in other words, from \$200 to \$150).

## **b Changing your sum assured**

**You** may change the sum assured for your policy. When **we** agree to the change in sum assured, **we** will make this change in the sum assured at the next insurance cover charge deduction date.

**You** may increase your sum assured as long as it is not more than the maximum sum assured, and **you** give **us** satisfactory proof of the insured's good health and there is no change in the risks covered by this policy. If **you** increase the sum assured, **you** may need to increase the regular premium of your policy.

**You** may reduce your sum assured as long as it is not less than the minimum sum assured.

**We** work out the minimum and maximum sum assured based on the yearly regular premium amount of your policy, and the **minimum and maximum sum assured multiples**.

## **c Loans**

**You** may not take a loan from this policy.

## **d Switching funds**

**You** can switch between funds at any time. If **you** are not switching out of a fund completely, **we** may tell **you** to leave a minimum amount in that fund.

**We** may charge **you** a small amount and set a minimum amount for each switch. **We** may also limit the number of switches **you** can carry out.

**We** may take this action when **we** have good reason to suspect that by switching funds **you** are taking part in activities which aim to take unfair advantage of market timing opportunities. Market timing refers to the

practice of short-term buying and selling of units to take advantage of fund pricing. **We** may also do this if **you** show a pattern of carrying out a lot of transactions over the short term or your transactions are likely, in **our** reasonable opinion, to disrupt the pricing of units of the funds affected.

**We** will carry out the fund switch on a bid-to-bid basis. This means **we** will sell the existing fund at its bid price and use the cash-in value to buy the new fund at its bid price.

## **e Life events benefit**

Each time the insured experiences a **life event**, **you** may choose to take up either or both of these options under the **life events benefit**.

- Guaranteed insurability option
- Bonus unit option

The insured must meet all the following conditions to take up an option.

- Each time the insured takes up an option, it must be on a different **life event**.
- The insured must take up an option within three months after the date of their **life event**.
- The insured must not be **totally and permanently disabled**, or be diagnosed with an **advanced stage dread disease** at the time of taking up an option.
- The insured must be 50 years old or under at the time of taking up any option.
- The **life event** must have taken place no earlier than 12 months after the **cover start date** of the policy.
- At **our** request, the insured must provide to **our** satisfaction, documentary proof of a **life event**.

### **Guaranteed insurability option**

This option increases the sum assured of this policy for death and **TPD** benefits on the insured's life, without **us** having to assess the

insured's health. **We** will limit the increase in sum assured for this policy to 50% of the sum assured when **we** issue the policy, or \$100,000, whichever is lower.

An increase in sum assured may increase your regular premiums.

If **we** have added any special terms to this policy (such as exclusions), **we** will also add these terms to the increased sum assured.

#### **Bonus unit option**

This option pays bonus units if **you** increase the regular premium of this policy and the new regular premium amount is more than the previous highest regular premium amount. **We** will only pay bonus units on the first increase **you** make on your regular premium after each **life event**. **We** may set a minimum amount for the increase in regular premium.

**We** will give bonus units equivalent to one month of the increased amount of the regular premium to the policy. **We** do this by buying units at the bid price.

**We** will allocate the bonus units to the policy once the increase in regular premium has taken place.

**We** will allocate the bonus units to the funds based on the existing fund allocation. An increase in regular premium may increase your sum assured.

#### **f Retirement option**

**You** can choose to reduce the sum assured of the policy to zero if all the following conditions are met.

- The insured is 55 years and above.
- Your request to reduce the sum assured takes place at least 10 years after the **policy entry date**.

**You** can continue to pay the regular premium after choosing the retirement option. If **you** stop paying premiums, the policy will go into a premium holiday.

## **4 Taking money out of your policy**

**You** may take money out of your policy by cashing it in partly or fully. **We** will cash in units (at the bid price) to make the payments. **We** may set a minimum amount which **you** can withdraw. **We** may also tell **you** to leave behind a minimum fund or policy value.

Your policy will end after **you** cash it in fully.

## **5 Other charges**

There will be charges for the cost of setting up your investment-linked policy and the advice **you** receive. The charges also cover dealing with your policy and investing your money. **We** will give **you** at least one month's notice before **we** make any change. These charges are set out below.

#### **a Yearly management charge**

This is an ongoing charge that **we** take from the funds. **We** work this out as a percentage of the value of your chosen funds. This percentage will not be more than 2%.

## b Policy fee

**You** will pay a monthly policy fee of S\$5. **We** will take this policy fee from the cash-in value of your policy by cancelling units at the bid price.

## c Insurance cover charge

**You** will pay a monthly insurance cover charge.

**We** will work out this charge based on the insured's age, sex, whether they smoke and **sum at risk** at the time this charge is due.

We will use details of the insured's sex and whether they smoke at the time of application unless **you** tell **us** differently.

**We** will take this insurance cover charge from the cash-in value of your policy by cancelling units at the bid price.

However, if the **sum at risk** is zero or less (negative value), **we** will not apply the insurance cover charge for that month.

The insurance cover charge rates are shown in Annex 1.

When deciding on your claim, **we** will refund the monthly insurance cover charges that **we** have taken after the date **you** told **us** about the event giving rise to the claim.

## d Other charges

**We** will take from the funds all direct expenses relating to buying, selling and valuing the investments of the funds.

## 6 Fund dealing times and pricing basis

To deal with your instruction on the same business day, **we** must receive your instructions (and premium payment for a 'buy' instruction) by 3pm Singapore time.

If it is not a business day (for example, it is a Saturday, Sunday or public holiday), **we** will deal with your instructions on the following business day.

**We** may change the 3pm cut-off point at any time by giving **you** notice.

The offer (buy) price means the price at which **you** buy the units of a fund. The bid (sell) price means the price at which **you** sell the units of a fund.

**We** deal with **our** funds on a forward pricing basis (in other words, **we** work out the price only when the market closes on that dealing day). This means **we** cannot know beforehand the prices at which instructions will be carried out.

**We** work out the bid price of each unit each day, or at other intervals that **we** set. **We** work out the bid price of each unit in the following way.

$$\text{Bid price} = \frac{\text{total value of the fund}}{\text{total number of units in the fund}}$$

To find the value of the funds, **we** will value the investments and other assets of the funds according to the latest insurance regulations.

**We** will consider the expenses charged to the funds and any amounts the funds will have to pay out such as capital gains tax, capital levy or any other taxes.

**You** can find the offer and bid prices of the funds on **our** website.

## 7 Distributions

### a Declaration of distributions

**We** may declare distributions for certain funds which have a distribution option. **You** will be entitled to receive these distributions if your policy has not ended and has units in these funds on the declaration date of the distribution.

The distribution amount will depend on the number of units **you** hold in these funds on the date **we** declare the distribution.

**We** set out the dates of when **we** announce, declare and pay out the distributions.

Distributions are not guaranteed. **We** may or may not pay a distribution every year.

### b Reinvesting distributions

For all funds that declare distributions, **we** will reinvest each distribution into the fund from which it is paid. **We** do this by buying units at the bid price (unless **we** say otherwise) on the payout date.

## 8 Special circumstances

**We** may suspend all transactions on a fund. Transactions include new applications to the fund, top-ups, switching, and cashing-in.

**We** may do this in the interest of investors and in exceptional circumstances. Reasons for suspending transactions usually fall into these few broad categories.

- Natural disasters, market closures, or the introduction of new exchange controls or laws in countries in which a fund has considerable investments, making valuation impossible or difficult.
- Liquidity issues, when a very large number of investors unexpectedly want to cash in their units at the same time or when asset values fall sharply and trading in the capital markets dries up, so assets cannot be sold to meet payouts (for example, during the 2008/2009 credit crisis).
- When one of the main organisations involved in operating the fund closes down, the fund may then suspend temporarily until a new party takes over.
- When funds are being wound up or merged with another fund.

In exceptional circumstances, if **we** believe it is in the best interests of all the investors in the funds, **we** may create new funds or close or merge the funds by giving **you** notice.

If **we** close any funds, unless **you** tell **us** otherwise in writing, **we** will reinvest the cash-in value in any of **our** funds which have investment aims similar to the funds which have been closed.

**We** will decide how to manage the funds and choose the investments of the funds and the fund managers. **We** may change the investment

aims, focus and approach, and fund managers of any funds by giving you notice.

## 9 Your policy cover - what you need to be aware of

### a Suicide

If the insured commits suicide within one year from the **cover start date**, **we** will pay the cash-in value at the time **we** are told about the claim.

### b TPD benefit

Under the definition of **TPD**, if the insured is under 65 years old, he or she must be unable to carry out any occupation. **We** do not pay if the insured is merely unable to perform the same job as before, or is unable to perform a job to which his or her training, education or experience is suited for.

If the insured is 65 years old and above, but under 70 years old, he or she must be suffering from a **severe disability**. Otherwise, **we** will not pay the benefit.

However, if there is **total physical loss**, and the insured is under 70 years old, **we** will pay.

**We** will not pay this benefit if your claim arises from:

- deliberate acts such as self-inflicted injuries, illnesses or attempted suicide;
- unlawful acts, provoked assault, or deliberate exposure to danger; or
- the effects of alcohol, drugs or any dependence.

**We** will also not pay this benefit unless the insured is certified by a **registered medical**

**practitioner** to have been **totally and permanently disabled** for at least six months in a row.

If the insured is also covered for **TPD** under any policies which have been issued in the past (whether issued by **us** or by any other insurer), the total **TPD** benefit due under all these policies cannot be more than S\$6.5 million (not including bonuses). In this case **we** will first take into account the amounts due under the earlier policies, and then pay out only an amount to bring the total payments to S\$6.5 million (not including bonuses). The cover for death will be reduced by the **TPD** payment, and this remaining cover will continue as long as **you** pay premiums on it. **We** will work out the remaining cover and the reduced premium **you** will need to pay for this remaining cover.

### c Accidental TPD, and accidental death benefit

**We** will not pay this benefit if **accidental TPD** or **accidental** death is caused directly or indirectly by:

- deliberate acts such as self-inflicted injuries, suicide or attempted suicide;
- unlawful acts, provoked assault or deliberate exposure to danger;
- the effects of alcohol, drugs or any dependence;
- illnesses, psychological conditions or eating disorders;
- heat stroke;
- a bad reaction to drugs or medication;
- the effects of viruses (for example, dengue), bacteria or diseases;
- the negative effects or complications of medical and surgical care;
- treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- radiation or contamination from radioactivity;

- being in any aircraft, except as a fare-paying passenger in a commercial aircraft, or during military operations in peacetime;
- military, air force or naval operations, except when carried out in peacetime;
- warlike operations (whether war is declared or not), war, invasion, riot or any similar event;
- an **accident** which happens outside of Singapore, if the insured has been outside Singapore for more than 180 days in a row at the time of the **accident**; or
- an **act of terrorism**. However, **we** will pay S\$10,000 or 10% of the sum assured, whichever is lower, on top of the amount **we** pay for **TPD** benefit or death benefit.

#### d Making a claim

To make a claim for **accidental** death or **accidental TPD** benefit, **we** must be told within 30 days after the insured's death or **TPD**. For all other claims, **we** must be told within six months after the diagnosis or the event giving rise to the claim.

#### e Refusing to pay a claim

After **you** have been continuously covered for one year from the **cover start date**, **we** will pay your claim unless:

- it is a case of fraud;
- your policy has ended;
- the insured has a **material pre-existing condition**; or
- the claim is excluded or not covered under the terms of the policy.

#### f Transferring the legal right of the policy

**You** cannot assign (transfer) this policy unless **you** tell **us** in writing and **we** agree to the assignment.

#### g Excluding third-party rights

Anyone not directly involved in this policy cannot enforce it under the Contracts (Rights of Third Parties) Act (Chapter 53B).

## 10 Definitions

**Accident** and **accidental** mean an unexpected incident that results in an injury or death. The injury or death must be caused entirely by being hit by an external object that produces a bruise or wound, except for injury or death caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes or gas.

**Act of terrorism** means an act (which may or may not include using or threatening to use force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

**Advanced stage dread disease** means any one of the advanced-stage, severe-stage, end-stage (or its equivalent or more serious stage by any other names) critical illnesses or dread diseases defined by the Life Insurance Association of Singapore, or any insurer in Singapore.

**Basic benefit** means the sum assured under the basic plan plus total top-ups less total withdrawals.

**Cover start date** means the date:

- **we** issue the policy;
- **we** issue an endorsement to include or increase a benefit; or
- **we** reinstate the policy; whichever is latest.

**Life event** means:

- turning 21;
- marriage;
- divorce;
- death of a spouse;
- becoming a parent; or
- purchase of a residential property.

**Material pre-existing condition** means any condition that existed before the **cover start date** which would have reasonably affected **our** decision to accept your application and for which:

- the insured had symptoms that would have caused any sensible person to get medical treatment, advice or care;
- treatment was recommended by or received from a medical practitioner; or the insured had medical tests or investigations.

**Minimum and maximum sum assured multiples** mean the factors **we** use to work out your minimum and maximum sum assured for your basic policy, or for a specific rider that **you** attach to your basic policy.

**Policy entry date** means the 'Policy entry date' shown in the policy schedule.

**Registered medical practitioner** means a doctor who is qualified in western medicine and is legally licensed in Singapore or has the qualifications recognised by the Singapore Medical Council.

**Restricted activity** means any of the following activities.

- Duties as firefighters, police force personnel, fishermen, armed security guards, aircrew, ship crew, marine salvage crew, oil riggers, dock workers, drivers, despatch riders, driving instructors, bodyguards and bouncers.
- Any activities involving explosives, heavy machinery, woodworking, dangerous gases or substances, using underwater breathing apparatus, work on construction or demolition sites, work at heights above 10 metres, work in underground tunnels, oil and gas rigs or offshore work.
- Military, air force or naval operations in peacetime, including training and exercises for national servicemen or reservists in peacetime.
- Motorcycling whether as rider or pillion rider.
- Professional sports, any form of race (except racing on foot, cycling or swimming), action or adventure sports that involve speed, height at above 10 metres, highly specialized gear, stunts or using underwater breathing apparatus. This definition includes rock climbing, mountaineering, parachuting, white-water rafting, horse riding, winter sports and scuba diving.

**Severe disability** means the inability to perform at least three of the following activities of daily living, even with the aid of special equipment and always needing the help of another person throughout the entire activity.

- Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
- Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.

- Transferring - ability to move from a bed to an upright chair or wheelchair and vice versa.
- Mobility - the ability to move indoors from room to room on level surfaces.
- Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
- Feeding - the ability to feed oneself once food has been prepared and made available.

**Sum at risk** means the difference between the **basic benefit** and the cash-in value.

**Total and permanent disability (TPD)**, and **totally and permanently disabled**, mean any of the below.

- If the insured is under 65 years old, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or the inability to take part in any paid work for the rest of a person's life.
- If the insured is 65 years old and above but under 70 years old, **TPD**, and **totally and permanently disabled** mean **total physical loss**, or **severe disability**.

**Total physical loss** means:

- the total and permanent loss of sight in both eyes;
- the loss of, or total and permanent loss of use of, two limbs at or above the wrist or ankle; or
- the total and permanent loss of sight in one eye and the loss of, or total and permanent loss of use of, one limb at or above the wrist or ankle.

**We, us, our** means NTUC Income Insurance Co-operative Limited.

**You** means the policyholder shown in the policy schedule.

**Annex 1: Yearly insurance cover charge rates for death and TPD based on \$1,000 sum at risk**

<b>Age^ (See note below)</b>	<b>Male non-smoker (\$)</b>	<b>Male smoker (\$)</b>	<b>Female non-smoker (\$)</b>	<b>Female smoker (\$)</b>
0	0.96	0.96	0.71	0.71
1	0.97	0.97	0.97	0.97
2	0.97	0.97	0.97	0.97
3	0.89	0.89	0.89	0.89
4	0.81	0.81	0.81	0.81
5	0.81	0.81	0.73	0.73
6	0.73	0.73	0.65	0.65
7	0.65	0.65	0.57	0.57
8	0.65	0.65	0.57	0.57
9	0.65	0.65	0.57	0.57
10	0.65	0.65	0.57	0.57
11	0.65	0.65	0.65	0.65
12	0.69	0.69	0.65	0.65
13	0.75	0.75	0.74	0.74
14	0.94	0.94	0.82	0.82
15	1.06	1.06	0.90	0.90
16	1.06	1.06	0.90	0.90
17	1.06	1.06	0.90	0.90
18	1.06	1.06	0.90	0.90
19	1.06	1.15	0.92	0.92
20	1.06	1.25	0.92	1.04
21	1.06	1.25	0.92	1.04

Age^ (See note below)	Male non-smoker (\$)	Male smoker (\$)	Female non-smoker (\$)	Female smoker (\$)
22	1.06	1.25	0.92	1.04
23	1.06	1.25	0.92	1.04
24	1.06	1.25	0.92	1.04
25	1.00	1.21	0.80	1.00
26	0.90	1.10	0.70	0.85
27	0.88	1.10	0.60	0.79
28	0.80	1.13	0.52	0.77
29	0.80	1.13	0.52	0.77
30	0.80	1.22	0.52	0.82
31	0.85	1.32	0.56	0.86
32	0.92	1.38	0.65	0.95
33	0.96	1.44	0.69	1.08
34	1.00	1.53	0.78	1.17
35	1.04	1.59	0.82	1.25
36	1.04	1.59	0.82	1.25
37	1.04	1.59	0.82	1.25
38	1.12	1.70	0.87	1.31
39	1.22	1.81	0.97	1.48
40	1.26	1.90	1.08	1.61
41	1.33	1.98	1.18	1.78
42	1.37	2.10	1.28	1.91
43	1.55	2.30	1.44	2.15
44	1.69	2.56	1.58	2.38
45	1.90	2.87	1.74	2.61

Age^ (See note below)	Male non-smoker (\$)	Male smoker (\$)	Female non-smoker (\$)	Female smoker (\$)
46	2.15	3.27	1.88	2.81
47	2.48	3.70	2.04	3.08
48	2.80	4.22	2.21	3.38
49	3.19	4.79	2.48	3.72
50	3.59	5.39	2.75	4.15
51	3.72	5.62	3.05	4.59
52	4.15	6.24	3.35	5.12
53	4.52	6.77	3.68	5.62
54	4.89	7.39	4.05	6.12
55	5.29	7.95	4.05	6.12
56	5.69	8.59	4.08	6.17
57	6.16	9.32	4.33	6.57
58	6.69	10.12	4.62	7.00
59	7.36	11.11	4.88	7.40
60	8.16	12.31	5.16	7.83
61	9.10	13.76	5.48	8.32
62	10.27	15.47	5.88	8.92
63	11.64	17.53	6.37	9.67
64	13.21	19.94	7.00	10.61
65	15.05	22.67	7.72	11.70
66	17.13	25.80	8.63	13.10
67	19.47	29.35	9.81	14.88
68	22.08	33.31	11.24	17.06
69	25.79	38.85	13.36	20.27

Age^ (See note below)	Male non-smoker (\$)	Male smoker (\$)	Female non-smoker (\$)	Female smoker (\$)
70	26.59	40.14	14.37	21.82
71	28.79	43.26	17.52	26.52
72	32.55	48.75	20.79	31.34
73	36.68	54.68	24.54	36.90
74	41.12	61.19	28.90	43.26
75	46.03	68.20	33.83	50.46
76	46.03	68.20	33.83	50.46
77	46.03	68.20	38.06	56.33
78	49.05	71.86	43.84	64.64
79	54.66	79.81	50.22	73.77
80	60.92	88.60	57.19	83.68
81	60.92	88.60	57.19	83.68
82	60.92	88.60	57.19	83.68
83	67.44	96.95	57.19	83.68
84	75.16	107.63	57.19	83.68
85	83.78	119.45	62.29	89.40
86	94.64	134.39	70.09	100.19
87	106.89	151.14	78.88	112.27
88	120.65	169.90	88.75	125.80
89	136.14	190.91	99.87	140.97
90	153.52	214.37	112.37	157.93
91	153.52	214.37	112.37	157.93
92	153.52	214.37	113.81	158.57
93	164.44	226.62	128.05	177.61

Age^ (See note below)	Male non-smoker (\$)	Male smoker (\$)	Female non-smoker (\$)	Female smoker (\$)
94	184.84	253.62	144.05	198.94
95	207.67	283.64	162.08	222.80
96	233.04	316.82	182.34	249.51
97	261.23	353.51	205.12	279.40
98	292.39	393.82	230.76	312.83
99	327.00	438.35	259.60	350.25

**^Note: By age, we mean the insured's age on their last birthday.**