

## Covers your Expenses, Protects your Lifestyle

We all know that a significant proportion of our monthly pay is used for living expenses such as housing loans, utilities, food, children's education etc.

Now consider the possibility of an unexpected accident or illness that takes you away from your job. And away from that monthly pay.

Consider these facts:

- ✓ 1 in 3 workers will become disabled for a period of 90 days or more before age 65<sup>#</sup>.
- ✓ The average disability absence is two and a half years<sup>#</sup>.

What will happen if you are unable to work due to a disability? Such unexpected events can cause an emotional strain on your family and the last thing you would want for them is to be worried about how to cope with daily living expenses.

Let us introduce expense protection to you.

### Example

Mr Chan, aged 32 has a monthly income of \$4,000. He is concerned about the cost of his children's education and the cost of supporting his two elderly parents. His regular monthly expenses is as follows:

<input checked="" type="checkbox"/>	<i>Housing Loan</i>	<i>\$800</i>
<input checked="" type="checkbox"/>	<i>Food</i>	<i>\$600</i>
<input checked="" type="checkbox"/>	<i>Utilities</i>	<i>\$200</i>
<input checked="" type="checkbox"/>	<i>Children's Education</i>	<i>\$400</i>
<input checked="" type="checkbox"/>	<i>Transport</i>	<i>\$200</i>
<input checked="" type="checkbox"/>	<i>Others</i>	<i>\$300</i>
	<i>Total</i>	<i>\$2500</i>

Mr Chan chooses IdealIncome, an expense protection plan to cover his monthly expenses of \$2,500. He pays a monthly premium of \$32.25\* for this monthly benefit of \$2,500.

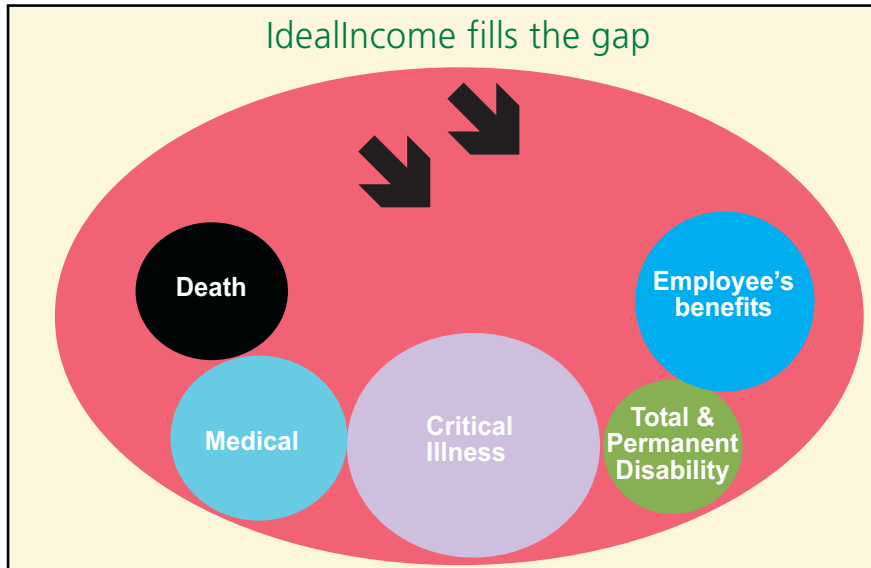
IdealIncome has protected his expenses for less than 1% of his income.

## What is IdeallIncome?

IdeallIncome is designed to help you maintain you and your family's standard of living. It provides a regular monthly income to cover your expenses in the event of a disability due to illness or accident.

## Why do you need IdeallIncome?

Most people believe that they do not need a policy to protect their expenses as they are well covered by other policies. The truth is, apart from the usual risks we are concerned with such as Death, Critical Illnesses, Total & Permanent Disability e.t.c, there are many other risks which we are barely covered from.



This diagram illustrates the possible risks we are subjected to and the red portion shows the shortfall in protection from other policies, which IdeallIncome can cover

## Benefits of IdeallIncome

### Total Disability Benefit

IdeallIncome pays you a monthly disability benefit upon continuous total disability of up to your chosen age of cover (age 55,60 or 65) or until you are well enough to return to work.

### Partial Disability Benefit

After a period of total disability, IdeallIncome pays you a proportion of your monthly benefit if you are able to return to work but at a lower capacity.

### Rehabilitation benefit

To improve your chances of returning to work, IdeallIncome pays up to 3 times your monthly disability benefit for rehabilitation treatments such as medical or occupational therapy, training courses and medical aids.

### Waiver of Premium

You need not pay premiums while receiving either total disability or partial disability benefit.

### Death Benefit

A lump sum of \$5,000 is payable if death occurs during the period where the monthly total or partial disability benefit is payable.

### Multiple Claims

IdeallIncome has no limits to the number of claims you can make even if the same condition should recur in the future.

### **Tax-free Benefit<sup>+</sup>**

The monthly disability benefit you will receive is not subject to income tax.

### **Foreign Residence**

We continue to cover you while you are abroad<sup>^</sup>.

### **Escalation Benefit**

To keep up with inflation, you can choose to have your monthly benefit escalate at 3% per annum.

## 4 Easy Steps to get Started

- 1** Identify the amount needed to cover your monthly expenses.
- 2** Decide how long the cover is to last based on your expected retirement age.
- 3** Select when the cover starts. (Deferred period of 3 or 6 months)
- 4** Choose whether to have an escalation benefit of 3% per annum.

Contact your financial adviser for more information today!

#### Disclaimers

- \* Rates is based on male non-smoker aged 32 next birthday and a deferred period of 6 months and coverage to age 60.
- # 1985 Commissioners Individual Disability Table A, National Association of Insurance Commissioners.
- + Under present tax laws, proceeds of a personal life insurance policy are not subject to income tax.
- <sup>^</sup> Subject to our acceptance of the country of residence.

#### Important Notes

- 1 This is not a contract of insurance and is for information only. The precise terms and conditions of this plan are specified in the policy contract.
- 2 This brochure is published for information only and does not have regard to the specific investment financial situation and needs of any particular person.
- 3 All information is correct at the time of printing.