



Expect
— a —
bundle of joy

Maternity 360

TERM LIFE INSURANCE

360° protection.
For mum and baby.

Important Note

This material is for general information only. The precise terms, conditions and exclusions of this product can be found at www.income.com.sg/maternity360-policy-conditions.pdf.

This product is developed to benefit our customers, but it does not have regard to the specific investment objectives, needs and financial situation of any customer. If a customer is unsure whether this product is suitable, please ensure that the customer obtains advice from a qualified adviser. This plan does not have any cash value.

The information presented is confidential and is strictly for training purpose only. It cannot be quoted, reproduced, amended or circulated in whole or part to anyone, including policyholders, and potential prospects, for whatever purpose or reason.

Information is correct as at **19 October 2016**.

Product Overview

Product Proposition & Benefits

Target Market

‘Chope’ Your Customer with Maternity 360!



CHOPE

Cross-Sell other plans eventually!

CHOPE

Secure your clients with Maternity 360!

CHOPE

Build long lasting relationships!

Product Proposition

Target Market → Target Females between 13 weeks to 35 weeks of pregnancy.

Affordable

Affordable single premium standalone plan

Benefit for newborn

Simplified application benefit to give newborn a head start in life

Pregnancy Complications & Congenital Illnesses Benefits

Broad coverage against common pregnancy complications and congenital conditions

Outpatient Phototherapy Benefits

Extends coverage to outpatient phototherapy

Hospital Care Benefits

Hospital care benefit for both mum and newborn to give better peace of mind



Target Market

Suitable Customers

1. Female expectant customers who are looking for some protection for a specified period of time during pregnancy and after childbirth for themselves and their baby

Unsuitable Customers

1. Female expectant customers who are looking for permanent maternity protection

Product Description

Product Description

Maternity 360 is a **3-year non-participating, single premium plan** specifically designed to provide coverage for an expectant mother and her child.

Maternity 360 provides coverage for the insured mother if she suffers from pregnancy complications, is hospitalised due to childbirth complications or dies.

It also provides coverage for the insured child if the insured child is diagnosed with congenital illnesses, admitted to an intensive care unit or high dependency unit of a hospital or dies.

This plan is not eligible for bonus.

Benefits

This policy will pay according to the benefit tables if a claim arises from an insured event during the term of the policy.

This policy will end when:

- all benefits for the insured mother and the insured child end; or
- at the end of policy term,

whichever is earlier.

Mother's Benefit Table

CATEGORY OF INSURED EVENTS	COVER LIMIT
(1) Death benefit	100% of the Sum Assured
(2) Pregnancy complications benefit <ul style="list-style-type: none"> • Abruptio placentae • Acute fatty liver of pregnancy • Amniotic fluid embolism • Choriocarcinoma and malignant hydatidiform mole • Disseminated intravascular coagulation • Ectopic pregnancy • Placenta increta or percreta • Postpartum haemorrhage requiring hysterectomy • Pre- eclampsia or eclampsia • Still birth 	100% of the Sum Assured
(3) Hospital care benefit <ul style="list-style-type: none"> • Inpatient psychiatric treatment • Post-natal anaemia • Puerperal pyrexia • Pulmonary embolism • Repair of 4th degree perineal tear • Septic pelvic thrombophlebitis • Surgical site infection following caesarian section • Uterine infection or transfusion due to retained placenta following childbirth 	1% of the Sum Assured for each day of hospital stay, up to 30% of the Sum Assured
(4) Maternity 360 Treats	✓

Please refer to the policy contract for the full definitions of each insured event covered and the circumstances in which a claim can be made.

Mother's Benefit Table

(1) Death Benefit

- Upon death of the insured mother during the policy term, 100% of the sum assured will be payable.
- All benefits for the insured mother will end when this payment is made.

(2) Pregnancy Complications Benefits

- Upon the insured mother being diagnosed with any of the insured events under the Pregnancy complications benefit in the Mother's benefit table, due to the pregnancy of the insured child during the policy term, 100% of the sum assured will be payable.
- The diagnosis must be confirmed by an appropriate medical specialist who is a registered medical practitioner.
- The total amount paid under this Pregnancy complications benefit will not exceed 100% of the sum assured. This benefit will end when this payment is made.

Mother's Benefit Table

(3) Hospital Care Benefit

- Upon the insured mother being admitted to a hospital due to any of the insured events under the Hospital care benefit in the Mother's benefit table during the policy term, and the hospitalisation is within 42 days after the birth of the insured child, 1% of the sum assured will be payable for each day she is in the hospital, up to a maximum of 30 days.
- If the stay in the hospital is due to multiple medical conditions, only 1% of the sum assured for each day the insured mother stays in the hospital will be payable.
- The total amount paid under this Hospital care benefit will not exceed 30% of the sum assured. This benefit will end upon payment of 30% of the sum assured.

Child's Benefit Table

CATEGORY OF INSURED EVENTS		COVER LIMIT
(1) Death benefit		100% of the Sum Assured
(2) Congenital illnesses benefit <ul style="list-style-type: none"> • Absence of two limbs • Anal atresia • Atrial septal defect • Biliary atresia • Cerebral palsy • Cleft lip and cleft palate • Club foot • Congenital blindness • Congenital cataract • Congenital deafness • Congenital diaphragmatic hernia • Congenital hypertrophic pyloric stenosis 	<ul style="list-style-type: none"> • Development dysplasia of the hip • Down's syndrome • Infantile hydrocephalus • Patent ductus arteriosus • Retinopathy of prematurity • Spina bifida • Tetralogy of fallot • Tracheo-esophageal fistula or esophageal atresia • Transposition of the great vessels • Truncus arteriosus • Ventricular septal defect 	100% of the Sum Assured

Child's Benefit Table

CATEGORY OF INSURED EVENTS	COVER LIMIT
(3) Hospital Care Benefit <ul style="list-style-type: none"> • Bronchitis (including other lower respiratory tract infection) • Dengue haemorrhagic fever • Hand, foot and mouth disease • Incubation immediately after birth for more than 3 consecutive days • Phototherapy or blood transfusion for severe neonatal jaundice • Pneumonia • Premature birth 	1% of Sum Assured for each day of hospital stay, up to 30% of Sum Assured
(4) Outpatient phototherapy benefit <ul style="list-style-type: none"> • Phototherapy treatment due to severe neonatal jaundice 	1% of the Sum Assured for each day the phototherapy machine is rented, up to 10% of the Sum Assured
(5) Simplified application benefit	The insured mother is allowed to buy a new policy for the insured child, based on a simplified health declaration.

Please refer to the policy contract for the full definitions of each insured event covered and the circumstances in which a claim can be made.

Child's Benefit Table

(1) Death Benefit

- Upon death of the insured child within 30 days after birth during the policy term, 100% of the sum assured will be payable. The insured child must be live-born.
- For the insured child to be considered live-born, the gestation period shall exceed 28 weeks and at least two of the following shall be present after birth:
 - ✓ There was breathing by the insured child;
 - ✓ There was beating of the insured child's heart;
 - ✓ There was pulsation of the umbilical cord;
 - ✓ There was definite movement of voluntary muscles of the insured child.
- All benefits for the insured child will end when this payment is made.

Child's Benefit Table

(2) Congenital Illnesses Benefit

- Upon the insured child who is live-born being diagnosed with any of the insured events under the Congenital illnesses benefit in the Child's benefit table during the policy term, 100% of the sum assured will be payable.
- The diagnosis must be confirmed by an appropriate medical specialist who is a registered medical practitioner.
- The total amount paid under this Congenital illnesses benefit will not exceed 100% of the sum assured. This benefit will end when this payment is made.

Child's Benefit Table

(3) Hospital Care Benefit

- Upon the insured child being admitted to an intensive care unit or high dependency unit of a hospital due to any of the insured events under Hospital care benefit in the Child's benefit table during the policy term, 1% of the sum assured for each day the insured child is in the hospital will be payable, up to a maximum of 30 days. If the admission is due to phototherapy or blood transfusion for severe neonatal jaundice and premature birth, the benefit will only cover up to 30 days from birth.
- If the stay in hospital is due to multiple medical conditions, only 1% of the sum assured for each day the insured child stays in the intensive care unit or high dependency unit of a hospital will be payable.
- The total amount paid under this Hospital care benefit will not exceed 30% of the sum assured. This benefit will end upon payment of 30% of the sum assured.

Child's Benefit Table

(4) Outpatient Phototherapy Benefit

- If the insured child needs phototherapy treatment due to severe neonatal jaundice during the policy term, 1% of the sum assured for each day of rental of the phototherapy machine, will be payable, up to a maximum of 10 days.
- This benefit is valid only up to 30 days from birth.
- The total amount paid under this Outpatient phototherapy benefit will not exceed 10% of the sum assured. This benefit will end upon payment of 10% of the sum assured.

(5) Simplified Application Benefit (SAB)

- After the birth of the insured child, the insured mother may choose to take up a new policy offered under this benefit, for the insured child based on a simplified health declaration.
- The list of plans available are:
 1. VivoLife Series
 2. VivaLink
 3. RevoSave
 4. VivoChild
- The above plans are subject to changes, please check the webpage for plans that are eligible for Simplified Application Benefit.

Child's Benefit Table

(5) Simplified Application Benefit (SAB)

- The following conditions must be met:
 - The insured mother must take up the new policy within 60 days after the birth of her child; and
 - The insured mother may buy more than one policy, but the cover for death, total and permanent disability and dread disease for all policies, whichever is highest, must not be more than \$150,000.

For example, if the insured mother buys a VivoLife 180 policy where the death cover is 180% of the sum assured, the maximum sum assured that the insured mother can buy will only be $\$150,000/180\% = \$83,333$.

- This benefit can be transferred to the father or legal guardian of the insured child, to take up the new policy for the insured child.

Policy Limits & Guidelines

Entry Age:

	Minimum (last birthday)	Maximum (last birthday)
Insured	17	44
Policyholder	17*	N.A.

* Parents cannot take up policies on the lives of their children who are 18 years old (age last birthday) and above. Policyholder can only buy this plan when the insured mother is between 13 – 35 weeks pregnant.

Policy Term: Covers 3 years from policy start date.

Premium Term: Single premium

Sum Assured Limit: Minimum: \$5,000
Maximum: \$10,000 (Available in multiple of \$1,000)

Flexibility in Sum Assured: Increase or decrease of sum assured is not allowed.

Premium: Premiums rates are guaranteed as this is a single premium product.

Bonus: Not applicable.

Cash/Loan Value: There is no surrender or cash value available.
As such, policy loan is not available under this plan.

Underwriting: Health and financial underwriting (where applicable) are required.

Riders: Riders are not available for this plan.

Concept Selling

Case Study 1 with Needs Analysis

Flair : Basis of Recommendation

Benefits & Limitations

Case Study Example

Mrs Tan, female, age last birthday 30, non-smoker, is currently expecting at 13th week. At her pregnancy, she is concern with the medical expenses and financial burdens that may arise from the possibility of pregnancy and child birth complication should it happen. Mrs Tan would like to be adequately covered for in this aspect.

My Financial Goals

Tick (✓) your priority level for the goals which are applicable to you, and tick (✓) the goals you want your representative to plan for in your needs analysis.

Basic protection	Myself					Spouse				
	Priority									
	Level				Needs analysis [#]	Level				Needs analysis [#]
	H	M	L	NA		H	M	L	NA	
Income protection (death)			✓		<input type="checkbox"/>					<input type="checkbox"/>
Income protection (disability)			✓		<input type="checkbox"/>					<input type="checkbox"/>
Critical illness			✓		<input type="checkbox"/>					<input type="checkbox"/>
Medical and hospitalisation costs			✓		<input type="checkbox"/>					<input type="checkbox"/>
Personal accident			✓		<input type="checkbox"/>					<input type="checkbox"/>
Long-term care			✓		<input type="checkbox"/>					<input type="checkbox"/>
Other Pregnancy Complication	✓				✓					<input type="checkbox"/>

Needs Analysis for Mrs Tan, ALB 30

My Basic Protection (Needs Analysis)

Other protection needs: Pregnancy Complications	Self	
Lump sum needed (PV)	\$5,000	
Add: immediate cash needs	0	
Less: current resources/provision	0	
Total shortfall/surplus	\$5,000	

Note: For other protection needs such as mortgage Insurance and Insurance for other dependants etc.

Single Premium Rates (Maternity 360) | ALB: 30

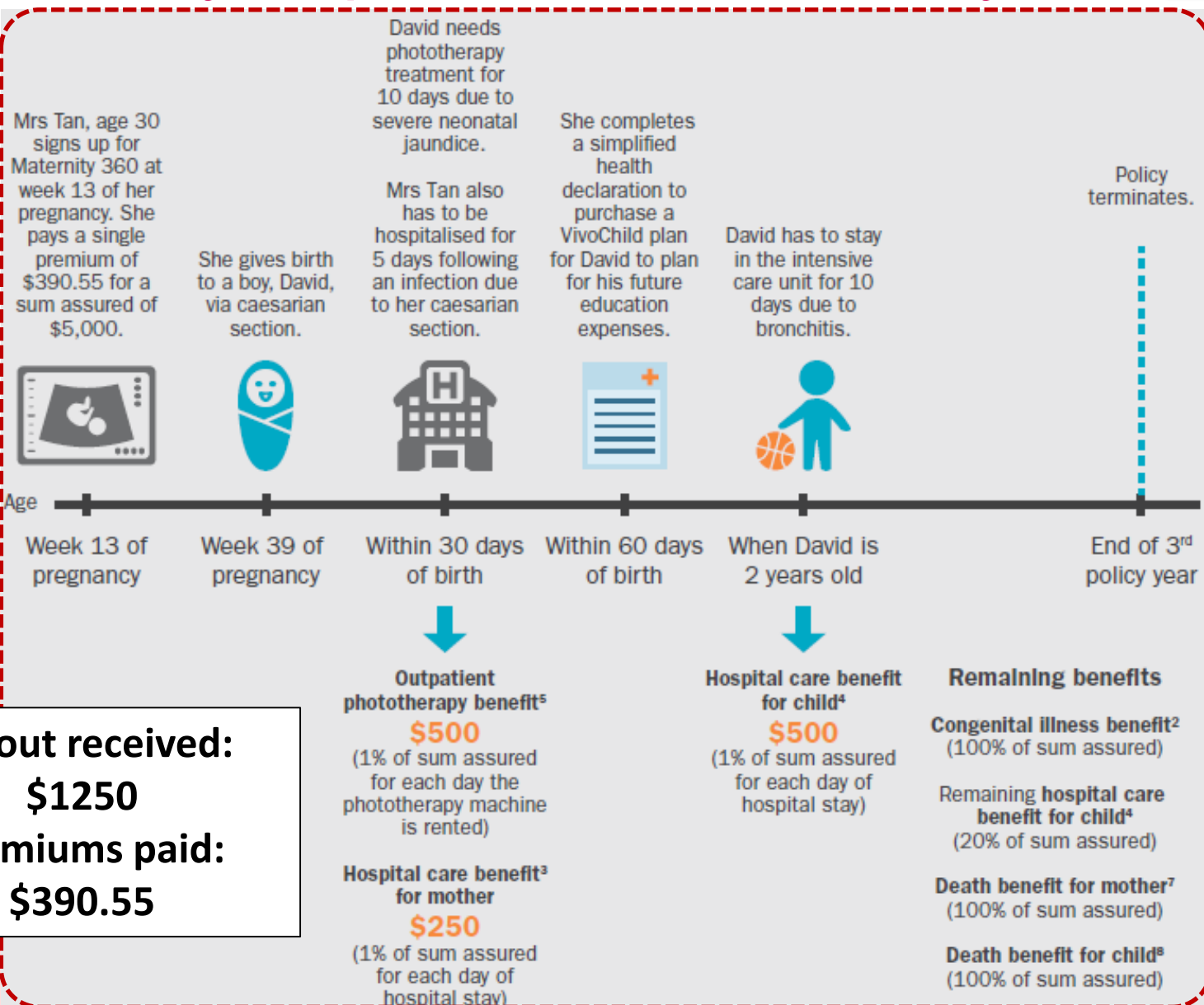
SINGLE PREMIUM (PER SUM ASSURED)

ALB	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
29	387.70	465.20	542.75	620.30	697.80	775.35
30	390.55	468.65	546.80	624.90	703.00	781.10

Solution: Maternity Coverage for expectant mother (Maternity 360)

Plan Recommended based on \$5,000 Sum Assured: **Maternity 360**
Single Premium : \$390.55

How Maternity 360 protects Glenda and her baby!



F.L.A.I.R : Basis of Recommendation

F

Financial Objectives(s) to be established

- Basic Protection, Asset Building, Asset Protection & Distribution.

L

Liquidity

- Cash available after setting aside at least 6 months of monthly expenses as emergency cash.

A

Affordability

- Monthly Surplus (income – expense = surplus/deficit) OR Lump sum saving in bank to service the policy

I

Investment Time Horizon

- Expected maturity of the policy

R

Risk Profile

- Based on risk profiling questionnaire

Recommendation Writing

Financial objectives:

During our discussion, you mentioned that you are concern with the medical expenses and financial burden that may arise from the possibility of pregnancy and child birth complications should it occur. You would like to get insured and be covered against pregnancy complications while you are expecting. You have indicated your high priority in pregnancy complications with a shortfall of \$5,000.

Liquidity:

You have sufficient amount in your bank balance for liquidity in the event of emergency.

Affordability:

You have a cash surplus of \$1,000 monthly, of which, you budget aside \$400 lump sum to address your concern highlighted.

Investment Time Horizon and Risk Profile:

NA

Benefits & Limitations – Maternity 360

BENEFITS

- 1) Maternity 360 provides financial protection during pregnancy of the client.
- 2) Maternity 360 provides hospital care benefit for the client's child should the child is hospitalized due to certain conditions.

LIMITATIONS

- 1) The maximum sum assured for this plan is limit to \$10,000.
- 2) The maximum to claim for hospital care benefit for the child is 30 days.

Sales Support

Application Form

Underwriting Requirement

Brochure

Application Form (Maternity 360)



NTUC Income Insurance Co-operative Limited
 NTUC Income Centre 75 Bras Basah Road Singapore 189557
 Tel: 63 INCOME/6788 1777 | Fax: 6338 1500
 Email: csquery@income.com.sg | Website: www.income.com.sg

Application for Maternity 360

Statement under Section 25(5) of the Insurance Act, Cap. 142 (or any future amendments to it)
 You must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for.
 Otherwise, the insurance policy may not be valid.

For official use

Adviser's name	Adviser's code	Source code	Delivered by <input type="checkbox"/> Mail <input type="checkbox"/> Hand
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Details of proposer

Name (as shown in NRIC)	NRIC or FIN number	Date of birth (dd/mm/yyyy)	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others (Please give details) _____	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Height (metres)	Weight (kilograms)
Home address	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced		
Contact number (Office) (House) (Hand phone)	Email		

If your contact particulars (i.e. address, contact number and email) indicated in this form are different from your existing records with us, we will update the address for any of your policy, please indicate the policy

Please provide 'Expected Due Date (EDD)' in the proposal form as the eDM and SMS reminder will be based on the EDD date provided.

- eDM will be sent to adviser 1 month before EDD
- SMS will be sent 2 weeks before EDD.

Yearly income (S\$)	Occupation
<input type="checkbox"/> misleading or fraudulent tax purposes may result in	Exact nature of work

From proposer)

(Please give details)			
NRIC or FIN number	Date of birth (dd/mm/yyyy)		
Sex	Height (metres)	Weight (kilograms)	

Underwriting

- Can only buy when the insured mother is between 13 – 35 weeks pregnant
- The policyholder is allowed to buy only 1 policy for each insured child, subject to the maximum sum assured limit of \$10,000 per insured per pregnancy
- Each policy covers only 1 insured child, i.e. if the insured mother is carrying twins, the policyholder needs to buy 2 policies
- For twin pregnancy, the policyholder can only buy 1 policy with a sum assured of \$5,000 for each insured child, i.e. the maximum sum assured for the insured mother is still capped at \$10,000
- There should be 2 separate proposal forms for each twin and the sum assured must be the same i.e. \$5,000 since the minimum SA is \$5,000 and the total sum assured cannot exceed \$10,000
- If the insured mother is carrying 3 or more babies in a single pregnancy, proposal will not be accepted
- If conceived by in-vitro fertilisation (IVF), proposal may be declined (loading may be considered if certain conditions are met)

Upon birth of child

- Updating of insured child's info after birth
 - Adviser can send a copy of birth certificate to life.health@income.com.sg **within 60 days** after birth
 - An endorsement will be sent out by LHO upon successful updating of the insured child's details.

Simplified Application Benefit

The list of plans available are:

1. VivoLife Series
2. VivaLink
3. RevoSave
4. VivoChild

The above plans are subject to changes, please check the webpage for plans that are eligible for Simplified Application Benefit.

The following conditions must be met:

- The insured mother must take up the new policy within 60 days after the birth of the insured child; and
- The insured mother may buy more than one policy, but the cover for death, total and permanent disability and dread disease for all policies, whichever is highest, must not be more than \$150,000.

For example, if the insured mother buys a VivoLife 180 policy where the death cover is 180% of the sum assured, the maximum sum assured that the insured mother can buy will only be $\$150,000/180\% = \$83,333$.

Simplified Application Benefit (SAB)

Submission for New Policy under Simplified Application Benefit

- Only through manual submissions
- To use the new application form of the corresponding plan the client is buying (VivoLife series, VivaLink RevoSave or VivoChild)
- MFP and BI will be required
- Adviser to indicate **Maternity 360 policy number on the top right hand corner** of the new application form, and indicate it is for **SAB benefit**.
 - If **SAB criteria is satisfied and there are no riders for insured**, submit Complementary Application form (together with main application form) . There is no need to answer health questions for insured in the main application form.
 - If **SAB criteria are not satisfied or if there is a rider for the insured**, complementary application form is not required. Please answer the health questions for the insured in the main application form (full underwriting applies).
- If rider is bought on the proposer's life, please answer the health questions for proposer in the main application form.

Complementary Application Form



NTUC Income Insurance Co-operative Limited
 NTUC Income Centre 75 Bras Basah Road Singapore 189557
 Tel: 63 INCOME/6788 1777 | Fax: 6338 1500
 Email: csquery@income.com.sg | Website: www.income.com.sg

**Available in Printed
Materials**

Complementary application form

Please attach this form to your main application form.

Details of proposer

Name (as shown in NRIC or FIN)	NRIC number or FIN
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Details of insured

Name (as shown in NRIC or FIN)	NRIC number or FIN
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Please select the plan by ticking the check box below and state policy number that provides the Guaranteed Insurability Option/Simplified Application Benefit.

☐ VivoCash Policy number: _____

☐ Maternity 360 Policy number: _____

The following conditions shall apply for the Simplified application benefit:

- i The new policy on the life of the child must be taken up within 60 days after birth.
- ii If there are more than one policy bought, the cover for death, total and permanent disability and dread disease for all policies, whichever is highest, must not be more than \$150,000 (including the multiple, if applicable). For example, if you buy a policy where the death cover is 180% of the sum assured, the maximum sum assured you can buy will be $\$150,000/180\% = \$83,333$.

Please refer to the policy contract of Maternity 360 for more details on the terms and conditions.

Complementary Application Form

Declaration

I declare that the insured

- a has not been diagnosed with an **advanced-stage dread disease**;
- b is not suffering from any conditions that would result or have resulted in him/her being **totally and permanently disabled**; and
- c has not been diagnosed with any of the conditions named under the Congenital Illnesses Benefit of the Maternity 360 policy (only applicable for Maternity 360 policy).

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.

Totally and permanently disabled, mean any of the below.

- If the insured is under 65 years old, **totally and permanently disabled** means **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, **totally and permanently disabled** means **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.

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.

I declare that the answers in this form are true, correct and complete, and I have not withheld any relevant information. I accept full responsibility for them, whether written by me or by anyone else on my behalf.

Maternity 360 – Important Note

- From 9 Dec 2016 onwards, all hardcopy forms (e.g. proposal forms) and systems will be enhanced to include the following question. With this change, customers do not need to sign up for Income Treats via me@income

6. Income's rewards programme

Please indicate if you wish to be a member of Income's rewards programme.

☐

Yes

☐

No

If you would like to receive updates on the rewards programme, please also select "Yes" under the marketing material option.

For more information on Income's rewards programme, please visit www.income.com.sg/rewards

- Between 28 Oct (product launch date) and 8 Dec, customers still need to sign up for Income Treats via me@income

Brochure

income
made different

Expect
— a —
bundle of joy

Maternity 360

TERM LIFE INSURANCE

360° protection.
For mum and baby.

A mother's love for her child is powerful. Despite the aching feet and sleepless nights, there is no denying an expectant mother's glow and joy as you anticipate the arrival of your baby. With Maternity 360, a single premium plan specifically designed to provide comprehensive coverage for you and your baby over 3 years, you can savour every moment of your pregnancy and motherhood.

Why is it good for me?

- 1 360° protection plan** for you and your baby
 - **Pregnancy complications benefit¹**
 - **Congenital illnesses benefit²**
 - **Hospital care benefit^{3,4}**
 - **Outpatient phototherapy benefit⁵**
- 2 Simplified application benefit⁶** for your newborn
- 3 Exclusive Maternity 360 treats**

Questions?

