

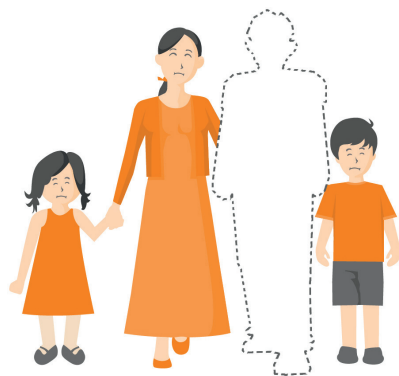
A little means a lot:

Income Family MicroInsurance Scheme



NTUC Income is committed to its social purpose and helping youth and disadvantaged children has been a central theme for our Corporate Social Responsibility initiative, OrangeAid. With this in mind, NTUC Income has been working closely with the Ministry of Social and Family Development (MSF) and the Ministry of Education (MOE) to provide a free insurance scheme – the Income Family MicroInsurance Scheme (IFMIS).

This scheme is developed to help children and youth from lower income households. In the event the main applicant of the ComCare Kindergarten Subsidies or MOE Financial Assistance Scheme (MOE FAS) for Primary Schools passes away or becomes totally and permanently disabled (TPD), this scheme will pay out \$5,000 to help his/her family cope financially during this difficult period.



Who is eligible?	<p>The parent/guardian whose child/ward is an MOE Financial Assistance Scheme (FAS) recipient at a Government or Government-aided primary school, and meets the following two conditions:</p> <ul style="list-style-type: none"> (a) He/She signed the application for the MOE FAS for the child/ward; and (b) He/She is between 16 to 65 years old (age next birthday) when he/she passes away or becomes totally and permanently disabled. <p>The IFMIS coverage will be terminated once the child/ward ceases to be an MOE FAS recipient.</p> <p>This parent/guardian is referred to as the Main Applicant in the IFMIS scheme.</p>
What are the benefits?	<ul style="list-style-type: none"> (a) The IFMIS insurance coverage is free. No premium is required; (b) In the event that the Main Applicant passes away or becomes totally and permanently disabled, the family will receive a one-time payout of \$5,000 upon approval of the claim. <p>Note: The Main Applicant is covered for one claim per lifetime, and each family is eligible to claim once every calendar year.</p>
How to make a claim?	<p>The family can obtain a Claim Form from the child's/ward's school and submit completed form to the school with the required supporting documents. The Claim Forms are also available at www.income.com.sg.</p>
The start date of IFMIS	From 1 January 2013
When must the claim be made?	<p>For MOE FAS recipients in 2014 and subsequent years - all claims must be made within six months from the date the Main Applicant passes away or becomes totally and permanently disabled.</p> <p>For MOE FAS recipients in 2013 whose Main Applicant passed away or became totally and permanently disabled in 2013 - all claims must be made by 30 June 2014 through the primary school where the child/ward studied at in 2013.</p>

Please approach the school office for assistance on the section of the form titled "Confirmation by school (applicable for MOE primary schools only)".

For enquiries on IFMIS, please contact our Customer Service Officers at **6332 1133**.

For Frequently Asked Questions on IFMIS, please visit www.income.com.sg/IFMIS/index.asp.

About NTUC Income

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance to serve the protection, savings and investments needs of two million customers across all segments of society.

As a social enterprise, NTUC Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

NTUC Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged among them.

In 2012, NTUC Income had over \$31 billion in assets under management.

For more about NTUC Income, please visit www.income.com.sg.