



Key to Total Insurance Coverage...

- Health
- Protection
- Savings/Investment
- Retirement (Annuity)

Pyramid of Insurance Needs

The Pyramid of Insurance Needs shows the increasing level of insurance that everyone needs.

Health

The most important insurance is to cover ourselves adequately on health, the basic one being the national hospitalization plan, the integrated Medishield plan offers by insurer that

covers the hospital bill completely. This is important as we should concentrate on getting ourselves well and continue with our normal life instead of worrying on the financial burden.

Protection

Next on the pyramid is protection against death, total permanent disability and critical illness. This is rarer than hospitalization, but if it happens, it will cause a lot of financial and emotional strain on the family. We

would like our family members to continue their life as normally as possible. Hence, a comprehensive coverage with sufficient payout will help our family members to tide over the difficult period.

Savings and Investment

After we have adequately covered ourselves, we will then seek for opportunity to save and invest to ensure a continuity of good life for our family members. Family with children

should consider education policy to ensure and lock down a fixed sum of money for the children's tertiary education for a proper head-start in life. So, save early, save consistently.

Retirement (Annuity)

And when we reach age 55, we should buy an annuity insurance policy that will pay us income, with increasing amount every year, as long as we live.

We should be enjoying our retirement years, without worrying of lacking of income to sustain our everyday expenses.

*Save early
and
Save consistently.*



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