

Protecting Your Loved Ones

With complimentary NTUC GIFT coverage for NTUC Union Members, you can still provide for your loved ones when the unthinkable happens

Group term life insurance policy coverage of up to **\$40,000***



Table of benefits for Death and Permanent Disability

Death Benefits	Continuous membership tenure	
	< 10 years	≥ 10 years
Death - natural causes (24 hours)	\$6,000	\$7,500
Death - accident during working hours	\$6,000	\$7,500
Death - accident outside working hours	\$20,000	\$40,000
Death of member's spouse (below 65 years old) - all causes	\$500	\$1,000

Permanent Disability Benefits	Continuous membership tenure	
	< 10 years	≥ 10 years
Total & Permanent Disability (TPD) - natural causes (24 hours)	\$6,000	\$7,500
TPD - accident during working hours	\$6,000	\$7,500
TPD - accident outside working hours	\$20,000	\$40,000
TPD of member's spouse (below 65 years old) - all causes	\$500	\$1,000
Partial & Permanent Disability (PPD) - natural causes (24 hours)	\$1,000	\$2,000
PPD - accident during working hours	\$1,000	\$2,000
PPD - accident outside working hours	\$10,000	\$20,000

NTUC GIFT Extension
NTUC Union Members and their spouses aged 65 and above (as at 1 May) may be eligible for GIFT Extension up to age 74, subject to member meeting the membership tenure criteria with payment of an annual token fee. The token fee payable has been waived until 30 April 2026.

Eligibility requirements:
Members with **continuous membership tenure** of:
 • ≥ 10 years – eligible for coverage up to 67 years old
 • ≥ 20 years – eligible for coverage up to 69 years old
 • ≥ 30 years – eligible for coverage up to 74 years old

In the event of a claim, please contact your respective union (for Ordinary Members) or NTUC Membership (for General Members) at ntuc.co/chat, or visit ntuc.org.sg/ucare to download claim forms.

^ Subject to member meeting the eligibility criteria.

* Policy Ts&Cs apply. Insurance plans are underwritten and issued by Income. Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 16 February 2024.



Refer a friend and get rewarded!



Receive **\$30 FairPrice Group E-Voucher*** for every successful referral

Here are 3 ways to refer your friends

- Get referral link**
Log in to your NTUC account and get your personal referral link
- Invite friends**
Share your referral link with your friends via social media
- Get rewarded**
Upon successful referrals, you and your friends will receive the rewards

Stay connected!

Find out more at www.ntucmembership.sg or visit our social media pages

- [ntucmembership](https://www.facebook.com/ntucmembership)
- [ntucsingapore](https://www.instagram.com/ntucsingapore)
- [ntucmembership](https://www.telegram.com/ntucmembership)
- [ntuc.co/chat](https://www.whatsapp.com/ntuc.co/chat)

* Terms and conditions apply. For more information, visit ntuc.co/referral

#EVERY WORKER MATTERS

MEMBERSFIRST WORKERSALWAYS



ntuc National Trades Union Congress

NTUC UNION MEMBERSHIP

More support for your needs at work and in life



Building Financial Resilience

No matter what stage of life you are in, our Social Enterprises are here to empower you with the resources to plan for your life goals and retirement



Up to **\$600¹** FairPrice Group E-Vouchers when you sign up for any qualifying Regular Premium Life Insurance Plan



Up to **25% OFF¹** for purchase of a qualifying General Insurance Plan (includes plans for Home, Private Car, Motorcycle, Domestic Helper, Per-Trip Travel and Annual Travel)

¹ Promotion Ts&Cs apply, available through MyNTUC app only. Insurance plans are underwritten and issued by Income. Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 16 February 2024.

APR 2024

Safeguard Your Workplace Rights

Facing employment or salary-related disputes? Below are several ways on how you can reach out to NTUC and your union for help.



Contact your union directly. We have 58 affiliated unions and 7 associations looking out for you.

ntuc.co/unions_associations



Get advice online at ntuc.co/workplaceadvisory



Chat with our Virtual Assistant for immediate assistance to help submit the case for you.

ntuc.co/chat



Union member from a non-unionised company may visit TADM@NTUC at

[Devan Nair Institute for Employment and Employability, #03-03, Singapore 609607](https://www.ntuc.org.sg/locations/devan-nair-institute)

Enhance Your Skill Sets to Boost Your Career

We provide support through learning and provide access to courses and workshops that propel your professional growth.



Enhance your skills with up to **\$500*** worth of training benefits



50% OFF* LXP annual subscription and gain access to over 75,000 courses



Visit **e2i (Employment and Employability Institute)** for job matching, career guidance and skills upgrading services

* Visit e2i.sg/utapmembers for more details.
Visit ntuclearninghub.com/lxp for more details.

Obtain Legal Advice or Engage Lawyers from NTUC's Legal Assistance Panel (LAP)

NEW!

Save ~20% OFF* law firm rates for the following services

Wills, Estate and Probate Matters	General Corporate and Commercial Matters
Matrimonial and Criminal Matters	Employment Matters

* Based on standard rates charged by the firms. These rates may vary across firms and will depend on the nature and complexity of the matter. Terms and conditions apply.

Manage Your Cost of Living With Exclusive Member Privileges

Saving on daily essentials and caring for your family's well-being made easier with members-only offers at our Social Enterprises and merchant partners.



Earn **4%*** FairPrice member benefits in Linkpoints



Download the **FairPrice Group app** now for in-app exclusive offers!



10%* savings when you pay via the FairPrice Group app

Signature Breakfast Set from **\$2.20*** onwards



855 Linkpoints* per month when you enrol your child in My First Skool



Exclusive access to **members' rates*** on a wide range of leisure and lifestyle experiences via **uplay.com.sg**



30% OFF* Day Passes
\$20 OFF* Cabana Rental
\$10 OFF* Wild & Wet Premium Membership



Up to **30% OFF*** Best Flexible Rates plus unlimited access to Wild Wild Wet and more



Up to **20% OFF*** My Golf Kaki Membership
13% OFF* First Swing Golf Starter Pack



Members' Rates for Dental Services



\$9.50* Weekday Movie Tickets
\$12.50* Weekend Movie Tickets
\$3 OFF* a Medium Popcorn Combo



15% OFF* Sentosa Fun Discovery Pass & **FREE*** instant upgrade to Islander Insider tier to enjoy more perks



10% OFF* Singapore Resident Admission Rate to Flower Dome



Extra **\$30*** bill rebate for new sign-ups of Get It Fixed 12 or 24 plan

...and many more!

* Terms and conditions apply. Visit ntucmembership.sg for more details.

^ Based on the average historical rebate levels. Will vary from year to year and subject to approval at Annual General Meetings of the Co-operative.

Level up your savings with Trust



SIGN UP SPECIAL
Get up to S\$30 FairPrice Group E-Voucher when you spend and refer with referral code "MSD0001"

GET UP TO 21% SAVINGS ON YOUR EVERYDAY NEEDS EXCLUSIVELY FOR NTUC UNION MEMBERS

THAT'S EVERYDAY DELIGHT



T&Cs apply.



Learn more at ntuc.co/trustbank