

How much is payable?

Life Insured: **Mother**

Age Next Birthday (ANB)	30 ANB	35 ANB	40 ANB
Annual Premium*	S\$206	S\$263	S\$371
Without GOAL Sponsorship			
Total premiums till age 100	S\$14,418	S\$17,069	S\$22,236
With GOAL Sponsorship			
Minimum trust top-up** to cover till age 100	S\$3,000	S\$4,000	S\$7,000

Life Insured: **Father**

Age Next Birthday (ANB)	30 ANB	35 ANB	40 ANB
Annual Premium*	S\$252	S\$329	S\$452
Without GOAL Sponsorship			
Total premiums till age 100	S\$17,583	S\$21,352	S\$27,095
With GOAL Sponsorship			
Minimum trust top-up** to cover till age 100	S\$4,000	S\$5,500	S\$11,000

* For non-smoker with standard health condition, figures rounded up to nearest S\$.

** Minimum trust top-up is S\$500/year and must cover the annual premium to the nearest S\$100 over a specified number of years.

Find us here...



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www.sntc.org.sg



The GOAL Sponsorship Scheme

To: My Special Child

This gift is just as special as you. It is made possible by a caring community who believes just as much as we do, that you have a future and that your quality of life should be maintained as long as possible even when we are no longer around.

Therefore, take heart and be encouraged, for there are many who care deeply and give generously. Because of this support, we too will press on to bring you the security and assurance that we can provide.

From: Mom and Dad

About Special Needs Trust Company

SNTC provides affordable trust services to safeguard monies set aside by caregivers to fund the long-term care needs of their special needs dependent. We are a not-for-profit trust company with Charity and Institution of Public Character (IPC) status, supported by the Ministry of Social and Family Development (MSF).

Why GOAL?

The reasons below call for more monies for long-term care:



Advances in healthcare



Outlives caregiver



Longer life expectancies

GOAL's purpose is to give **hope**.

If they follow a plan, families can be empowered to:



save money








provide for their special needs child

What is GOAL?

GOAL is a sponsorship scheme. Purchase a S\$100,000 term policy and its proceeds can be paid into child's SNTC trust account upon demise of the insured parent.

- #01 It sponsors the initial S\$5,000 set-up deposit.
- #02 The parent follows a plan to top-up the trust account in order to receive matching top-up donations, up to S\$5,000. These funds are used to pay the premium of Great Eastern Cares Term Plan on the insured parent. *



How to qualify?

-  The child meets SNTC's definition of "a person with special needs" as approved by the Public Trustee's Office, Singapore;
-  Each child can only be sponsored once;
-  Meet household per capita income requirement*
*Come talk to SNTC to find out more.
-  No ownership of any private property;
-  Parent must obtain a Great Eastern Cares Term Plan and nominate it to the child's SNTC trust account**, and commit to a minimum top-up schedule to co-pay the premiums.

Why SNTC?



Before activation, we

-  Earmark your assets for the trust
-  Adapt the care plan to your child's changing needs

Upon activation, we

-  Ensure flow of monies into your child's trust account
-  Conduct periodic reviews to check on your child's well-being
-  Work with appointed caregiver to manage your child's care needs from the trust fund
-  Disburse funds according to your wishes set out in the Letter of Intent

*SNTC does not receive referral fees from Great Eastern on Great Eastern Cares Term Plan, which is offered on a non-advisory basis or any other insurance products. As part of their corporate social responsibility, Great Eastern is underwriting the Great Eastern Cares Term Plan at very special premium rates and without any commission, to help parents provide for their special needs children. Through a combination of parent's minimum top-up to the child's trust account and the matching GOAL donation, the trust fund can pay for the insurance premiums.

**The Great Eastern Cares Term Plan is offered at a very special rate, as a response to the needs of this community and to fulfil Great Eastern's mission to improve lives through financial inclusion.