



Look forward
— to your —
Future

FlexRetire

SAVINGS PLAN

Flexible features.
For a more rewarding retirement.

It's easy with FlexRetire, a flexible savings plan that works hard to give you the dream retirement you deserve!

The earlier you start planning for your retirement, the more time you'll have to accumulate your savings. FlexRetire is a savings plan that lets you decide when you want to retire and the period of your premium payment. It provides regular payment every month at your selected retirement age¹ and you can choose how long to receive this monthly retirement income to suit your desired retirement lifestyle.

Why is it good for me?

- 1 **Flexibility** to choose and change the period of your monthly retirement income before your selected retirement age
- 2 Choice of **premium payment** terms²
- 3 Projected yield of **up to 4.41% p.a.**^{3,4}
- 4 **Capital guaranteed**⁵ at your selected retirement age
- 5 **Future Gift** – A maturity bonus of up to 24 times your final monthly retirement income⁶

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Choose your desired retirement age

Depending on your lifestyle and plans for the future, you can choose to start receiving your monthly retirement income at a retirement age¹ of 55, 60, 65 or 70 (last birthday).

Choose the period of your monthly retirement income

You also have the flexibility to set the number of years (10, 20 or 30 years) you wish to receive your retirement income. In addition, you can change your selection as long as it is done before your selected retirement age.

For example, you may have chosen to receive your monthly retirement income over a period of 20 years when you first purchased the policy, but due to changes in your retirement plans, you may change to a period of 10 years as long as this is done before your selected retirement age.

Wide choice of premium payment terms

With FlexRetire, you can choose from a range of premium payment terms. Depending on your lifestyle and financial ability, you can pay your premiums for 5 years, 10 years or up to age 50, 55, 60 or 65².

Options to enjoy your monthly retirement income

You can choose to receive your monthly retirement income and spend it as you wish or accumulate it with us at a prevailing interest rate of up to 3.5% p.a.⁷

Capital guaranteed at your selected retirement age

FlexRetire comes with a capital guarantee⁵ at your selected retirement age. This means that you can get back at least all the premiums that you've paid on the basic plan, on top of the non-guaranteed bonuses.

Application made easy

With FlexRetire, application is hassle-free and acceptance is guaranteed⁸. There is no need for any medical check-up, which means you can be ready for your retirement with just a simple step.

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Look forward to the future

You will also receive a Future Gift⁶ on top of your monthly retirement income at the point of policy maturity. You'll agree that the future is really worth looking forward to.

Protection as you save

FlexRetire provides you with coverage⁹ for death and total and permanent disability (TPD before age 70).

How FlexRetire lets you retire the way you want

Mr. Tan, age 35, decides to start building his retirement funds by signing up for FlexRetire plan. He desires a monthly retirement income of at least \$1,000 for 20 years when he retires at age 65.

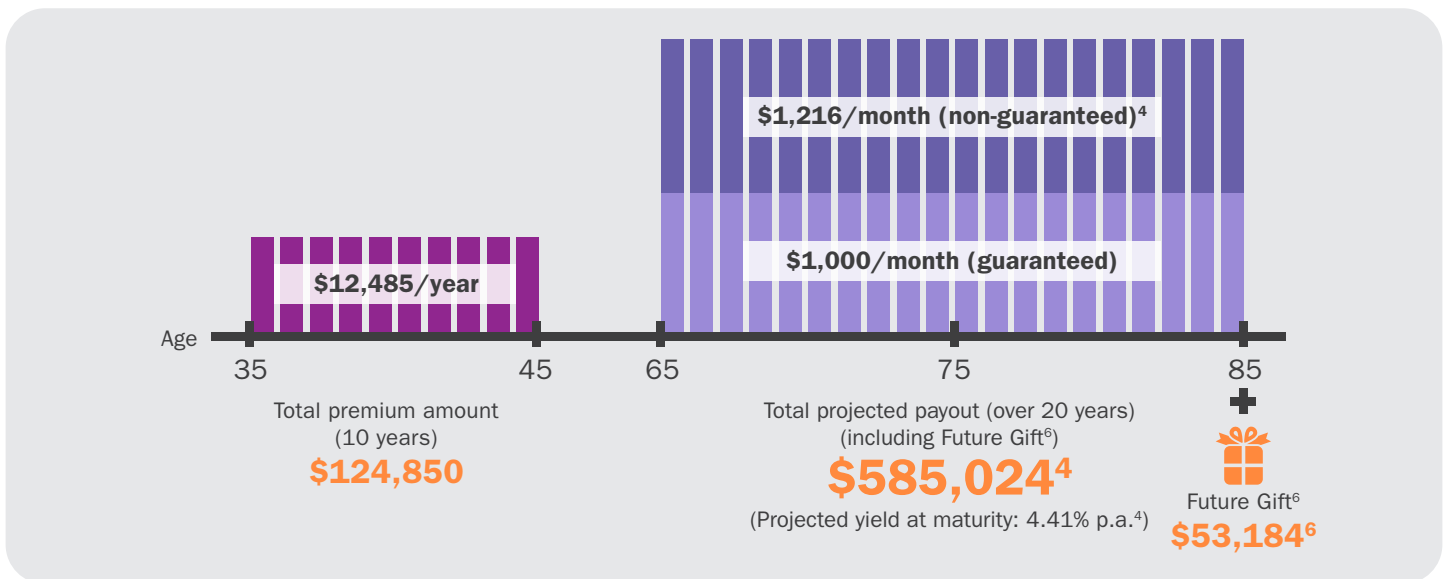


Diagram is not drawn to scale and the figures used are for illustrative purpose only.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to 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 products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, 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.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

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

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

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 The first monthly regular payment is paid one month after the policy anniversary on which the insured reaches the selected retirement age.
- 2 When you choose premium payment term of up to age 50, 55, 60 or 65, you must choose to receive your retirement income starting from age 55, 60, 65 or 70 respectively.
- 3 The projected yield of 4.41% per annum is not guaranteed and is based on:
 - Male, age 35 who saves with FlexRetire,
 - Paying yearly premiums of \$12,485 for 10 years, and
 - Receives a projected monthly retirement income of \$2,216 (of which \$1,000 is guaranteed while \$1,216 is non-guaranteed) for 20 years, starting from age 65.
- 4 The figures in the illustrations are not guaranteed and are projected based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% per annum in the future. Returns are projected based on estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.
- 5 Capital guarantee is on the basic plan only, on the condition that all premiums are paid, and that the policy is held until the policy anniversary at your selected retirement age with no policy alterations or claims made.
- 6 "Future Gift" means the "maturity bonus" as referred to in the policy contract. The Future Gift amount of up to 24 times of the final monthly retirement income is not guaranteed and will be determined by Income at the point of policy maturity.
- 7 Interest rate of 3.5% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 8 You can further enhance your protection with Enhanced Payor Premium Waiver, Dread Disease Premium Waiver or Cancer Premium Waiver (GIO) rider. You are not required to undergo any medical underwriting unless you are applying for the Enhanced Payor Premium Waiver or Dread Disease Premium Waiver rider to your policy.
- 9 In the event of the insured's death or total and permanent disability (TPD before age 70) during the accumulation period, FlexRetire pays out 105% of all net premiums paid, and 100% of terminal bonus. In the event of the insured's death or total and permanent disability (TPD before age 70) during the payout period, FlexRetire pays out the 105% of all net premiums paid, and 100% of terminal bonus, less all regular payments paid out. However, if the cash value is more than the benefit in either scenario, we will pay the cash value instead. The policy will end when we make this payment. Net premium means the regular premium amount as shown in the schedule (excluding rider premiums paid), or the reduced premium if part of the policy has been cashed in earlier.

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IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/flexretire-policy-conditions.pdf. All our products developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. Buying a life insurance plan is a long-term commitment on your part. If you cancel your plan prematurely, the cash value you receive can be substantially less than the premiums you have paid for the plan.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 19 September 2016