



Build
— your —
Wealth

VivoCash

WHOLE LIFE INSURANCE

Financial returns till age 100.
Living the moment, protecting the future.

A dream home. A comfortable lifestyle. And the freedom to travel wherever you want. In recent years, the rising cost of living has made it more challenging to ensure you can provide for your family's future. VivoCash helps you to enjoy life's golden moments with yearly cash payouts, while providing insurance protection at the same time.

Why is it good for me?

- 1 **Lifetime yearly cash payouts** of up to 4.25% of sum assured after 5 years¹ (till age 100)
- 2 **Special cash benefits²** of 4% of sum assured at the end of the 20th and 30th policy year
- 3 **Guaranteed acceptance** regardless of health condition
- 4 **Guaranteed insurability option** for additional coverage at different life events³
- 5 Up to an **additional 100%** of sum assured for **accidental death or accidental total and permanent disability⁴** (TPD before age 70)

VivoCash

WHOLE LIFE INSURANCE

Lifetime yearly cash payouts after 5 years (till age 100)

VivoCash can suit your various lifestyle needs. From the end of the 5th policy year, you will receive a yearly cash payout which consists of a guaranteed yearly cash benefit¹ (that is 2% of your sum assured), and a non-guaranteed yearly cash bonus¹ (of up to 2.25% of the sum assured). Think of it as extra cash which you can choose to receive as a payout or accumulate with us.

Special cash benefits at the end of the 20th and 30th policy year

On top of the yearly cash payouts, a guaranteed special cash benefit² equivalent to 4% of the sum assured will be paid out at the end of the 20th and 30th policy year. You may also choose to receive the special cash benefits as payouts or accumulate with us.

Accumulate with us

Receive interest at a rate of up to 3.5% p.a.⁵ if you choose to accumulate your cash payout with us.

Receive and enjoy your cash payout

You can choose to receive your cash payout and spend it as you wish.

Application made easy

With VivoCash, application is made hassle-free and acceptance is guaranteed. There is no need for any medical check-up, which means you can start building your wealth with just a simple step.

VivoCash

WHOLE LIFE INSURANCE

Guaranteed insurability option for additional coverage at different life events

If the insured experiences any specified life event³, the insured has the option to buy another life policy (which covers death and total and permanent disability) without reassessment of health. Life events include turning 21 years old, getting married, purchasing a property or becoming a parent.

Extra protection in case of accident

VivoCash provides coverage⁶ for death and total and permanent disability (TPD before age 70). If death or total and permanent disability is due to an accident, you will receive up to an additional 100% of the sum assured⁴.

Centennial maturity benefit at age 100

You will also receive a centennial maturity benefit⁷ of 120% of all net premiums paid, on top of your cash payouts, at the point of policy maturity when the insured reaches a ripe old age of 100 years old.

Choice of premium payment terms

Depending on your lifestyle and financial ability, you can choose to pay your premiums for 5, 10, 15 or 20 years.

VivoCash

WHOLE LIFE INSURANCE

How VivoCash gives you yearly payouts to build your golden nest

Mr Lee, age 40, is planning for his retirement. He is interested in a plan which is able to fund his retirement. Mr Lee signs up for VivoCash, paying a yearly premium of \$9,424 for 10 years. His sum assured is \$80,000.

From the end of the 5th policy year onwards, the policy begins to pay out yearly cash payouts¹ of \$3,400⁸. The policy also pays out a special cash benefit² of \$3,200 at the end of the 20th and 30th policy year respectively. Mr Lee chooses to receive the yearly cash payouts¹ and special cash benefits² and spends them as he wishes.



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

Should Mr Lee pass away at age 85, his family will receive the death benefit of \$136,491^{6,8} (including non-guaranteed terminal bonus) and the policy terminates thereafter.

VivoCash

WHOLE LIFE INSURANCE

How VivoCash ensures a bright and successful future for your child

Mr. Tan, age 35, has a 1-year-old son, David. He signs up for VivoCash with a sum assured of \$100,000 and names David as the insured. Mr. Tan pays a yearly premium of \$7,073 for 20 years.

From the end of the 5th policy year onwards, when David is 6 years old, the policy begins to pay out yearly cash payouts¹ of \$4,250⁸. The policy also pays out a special cash benefit² of \$4,000 at the end of the 20th and 30th policy year respectively. The yearly cash payouts¹ provide a yearly income stream for Mr. Tan, and he has the flexibility to spend it as he wishes. Mr. Tan chooses to accumulate all the yearly cash payouts¹ with Income at the prevailing interest rate of 3.5% p.a.⁵ to save up for David's education.

As David celebrates his 21st birthday, Mr. Tan withdraws the accumulated yearly cash payouts¹ of \$89,127⁸ and also receives a special cash benefit² of \$4,000 to fund David's university education. As a gift for his son's future, Mr. Tan then transfers the ownership of the policy to David after fully paying for the 20 years of premiums. David chooses to receive the yearly cash payouts¹ and special cash benefits² and spends them as he wishes.

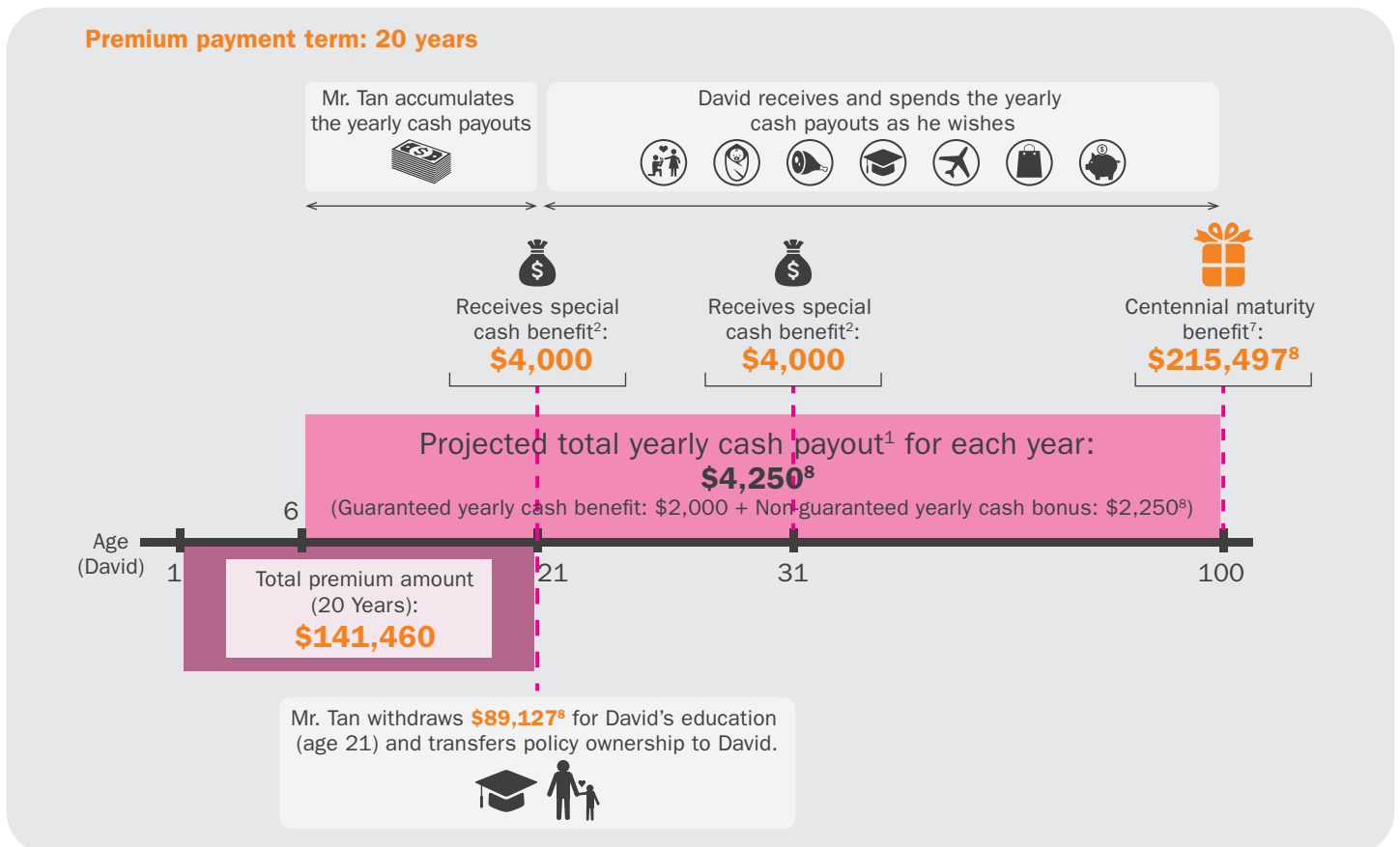


Diagram is not drawn to scale and the figures used are for illustrative purposes only.

Should David pass away at age 85, his family will receive the death benefit of \$208,997^{6,8} (including non-guaranteed terminal bonus) and the policy terminates thereafter.

VivoCash

WHOLE LIFE INSURANCE

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 If the insured survives at the end of the 5th policy year, you will start to receive yearly cash payouts starting from the end of the 5th policy year till age 100 if you have paid the premiums for at least 5 years. The yearly cash payouts consist of the guaranteed yearly cash benefits and the non-guaranteed yearly cash bonuses. The guaranteed yearly cash benefit is 2% of your sum assured, while your non-guaranteed yearly cash bonus is up to 2.25% of your sum assured. The non-guaranteed yearly cash bonus may vary according to the future performance of the Life Participating Fund. You will continue to receive your yearly cash payouts at subsequent policy years if the insured is still alive and the policy has not ended.
- 2 You will receive a special cash benefit on top of each yearly cash payout at the end of the 20th and 30th policy year. Each special cash benefit is guaranteed to be 4% of the sum assured.
- 3 The insured has the option to buy another new life policy (which covers death and total and permanent disability) without reassessment of health within 3 months from the date of the defined life event if the insured has met the full conditions for the application of the new life policy. The insured can take up this option no more than two times, on two different life events. The insured must not be totally and permanently disabled, or be diagnosed with an advanced-stage dread disease at the time of taking up this option. We will limit the sum assured for the new life policy to 50% of the sum assured for the VivoCash policy, or \$100,000, whichever is lower. Please refer to the policy contract for further details on the life events and conditions required.
- 4 100% of the sum assured in addition to the death benefit or total and permanent disability benefit respectively will be paid out for this benefit only if the insured is not participating in any restricted activity. If death or total and permanent disability occurs due to the insured's involvement in any restricted activity at the time of the accident, 60% of the sum assured will be payable instead. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 5 Interest rate of 3.5% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.

VivoCash

WHOLE LIFE INSURANCE

IMPORTANT NOTES

- 6 The policy pays out 105% of all net premiums paid and a non-guaranteed terminal bonus in the event of insured's death or total and permanent disability (TPD before age 70) during the first 5 policy years. If the insured's death or total and permanent disability (TPD before age 70) happens after the first 5 policy years, the policy pays out 120% of all net premiums paid and a non-guaranteed terminal bonus. Net premiums means the regular premium amount as shown in the policy schedule (excluding rider premiums paid) or the reduced regular premium if a part of the policy has been cashed in earlier.
- 7 If the insured survives at the end of the policy term, which is the anniversary immediately after the insured's 100th birthday, and the policy has not already ended, the policy will pay 120% of all net premiums paid and a non-guaranteed terminal bonus ("centennial maturity benefit").
- 8 The figures in the illustration 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.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/vivocash-policy-conditions.pdf. All our products are 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 22 July 2016