



**SOLITAIRE**

GROWING WEALTH. SECURING SUCCESS.

**VIVOWEALTH**





## SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.  
Your performance; powerful.  
You know success.  
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire supports your scale to greater heights. This product series puts you in the path of possibilities, with protection that's perfect for you.

Elevate your financial legacy with meaningful advice and insights from our experts, all whilst managing your portfolio with bespoke benefits. Growing wealth and securing success has never been this easy.

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# VivoWealth Solitaire

Welcome wealth on your own terms, with VivoWealth Solitaire.

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



**Lifetime monthly cash payouts** starting from the 6<sup>th</sup> policy year<sup>1</sup> till age 100



**Special cash benefits<sup>2</sup>** at the start of the 21<sup>st</sup> and 31<sup>st</sup> policy year



Up to an **additional 105%** of net single premium for protection against **accidental death** or **accidental total and permanent disability** occurring before age 70<sup>3</sup>



**Earn up to 3.5% p.a.<sup>4</sup>** if you accumulate your cash payouts with us



**Guaranteed acceptance** regardless of health condition

# Benefits

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## Lifetime monthly cash payouts starting from the 6<sup>th</sup> policy year till age 100

Revel in your legacy. From the start of the 6<sup>th</sup> policy year, you'll receive monthly cash payouts<sup>1</sup>. Over a year, these cash payouts can add up to 4.2% of your net single premium (of which 1.56% is guaranteed and 2.64% is non-guaranteed).

## Special cash benefits at the start of the 21<sup>st</sup> and 31<sup>st</sup> policy year

There's never too much of a good thing. On top of the monthly cash payouts, a guaranteed special cash benefit<sup>2</sup> equivalent to 1.56% of your net single premium will be paid out at the start of the 21<sup>st</sup> and 31<sup>st</sup> policy year.

## Empowered with choice

Choose to receive your cash payout and spend it however you'd like or accumulate with us to receive interest at a rate of up to 3.5% p.a.<sup>4</sup>

## Application made easy

Enjoy simplicity and convenience. Application is hassle-free, with acceptance guaranteed. There is no need for any medical check-up, so you can start growing your wealth effortlessly.

## Extra protection in case of accident

It's never too early to plan for your loved ones. Receive coverage<sup>5</sup> for death or total and permanent disability (TPD before age 70). If the insured's death or total and permanent disability happens before age 70 and is due to an accident, you can receive a benefit of up to an additional 105%<sup>3</sup> of the net single premium.

## Centennial maturity benefit at age 100

Receive a centennial maturity benefit<sup>6</sup> of 105% of the net single premium and a non-guaranteed terminal bonus, at the point of policy maturity when the insured reaches 100 years old to celebrate this milestone.

# How VivoWealth Solitaire gives you an unparalleled advantage of passive income

Mr Tan, age 40, signs up for VivoWealth Solitaire with a single premium of \$2 million.

From the start of the 6<sup>th</sup> policy year, the policy begins to pay out monthly cash payouts<sup>1</sup>. Each monthly cash payout is projected at \$7,000. The policy also pays out a special cash benefit<sup>2</sup> of \$31,200 at the start of the 21<sup>st</sup> and 31<sup>st</sup> policy year respectively. The monthly cash payouts<sup>1</sup> provide a monthly income stream to Mr Tan for his various lifestyle expenses, such as luxury vacations and watches.

Mr Tan will also receive a Centennial Maturity Benefit<sup>6</sup> of \$4,218,000<sup>7</sup> (this includes a non-guaranteed terminal bonus) when he reaches a ripe old age of 100 years old.

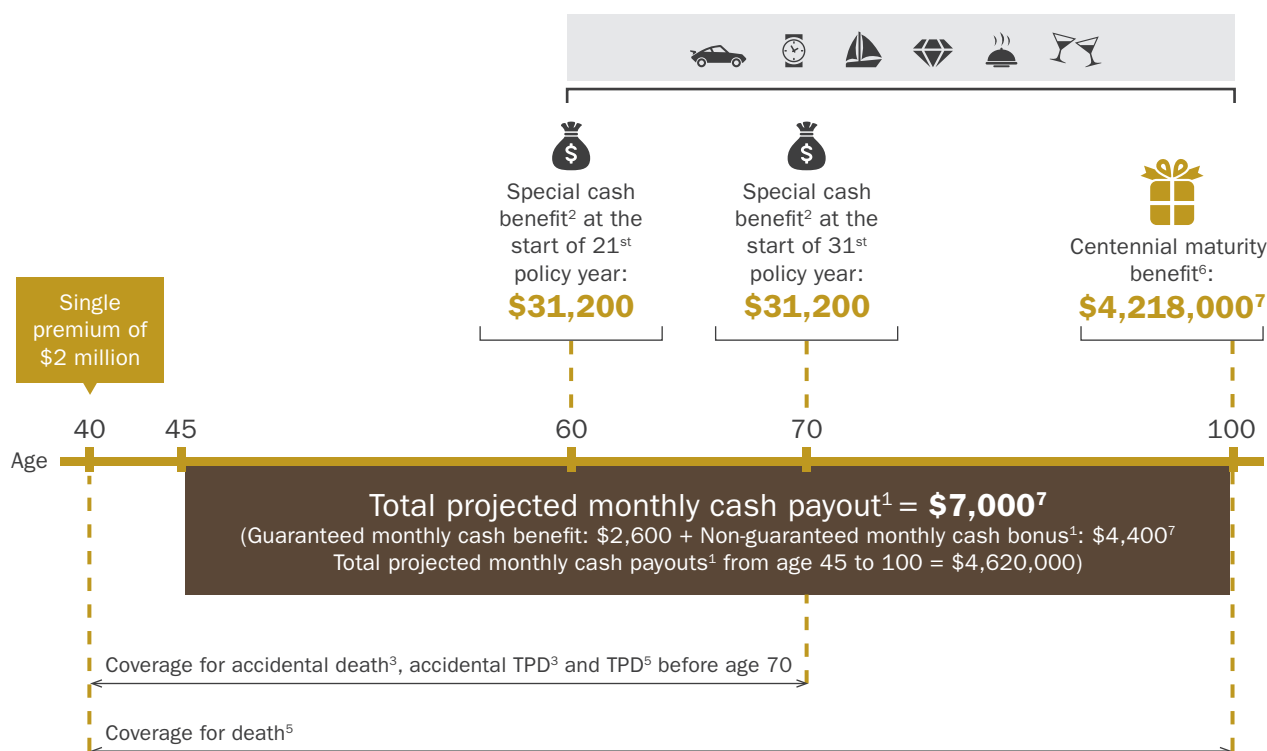


Diagram is not drawn to scale and the figures used are for illustrative purposes only.

Should Mr Tan pass away at age 85, his family can receive the death benefit of \$2,946,000<sup>5,7</sup> (including non-guaranteed terminal bonus) and the policy terminates thereafter.

# How VivoWealth Solitaire helps you with legacy planning

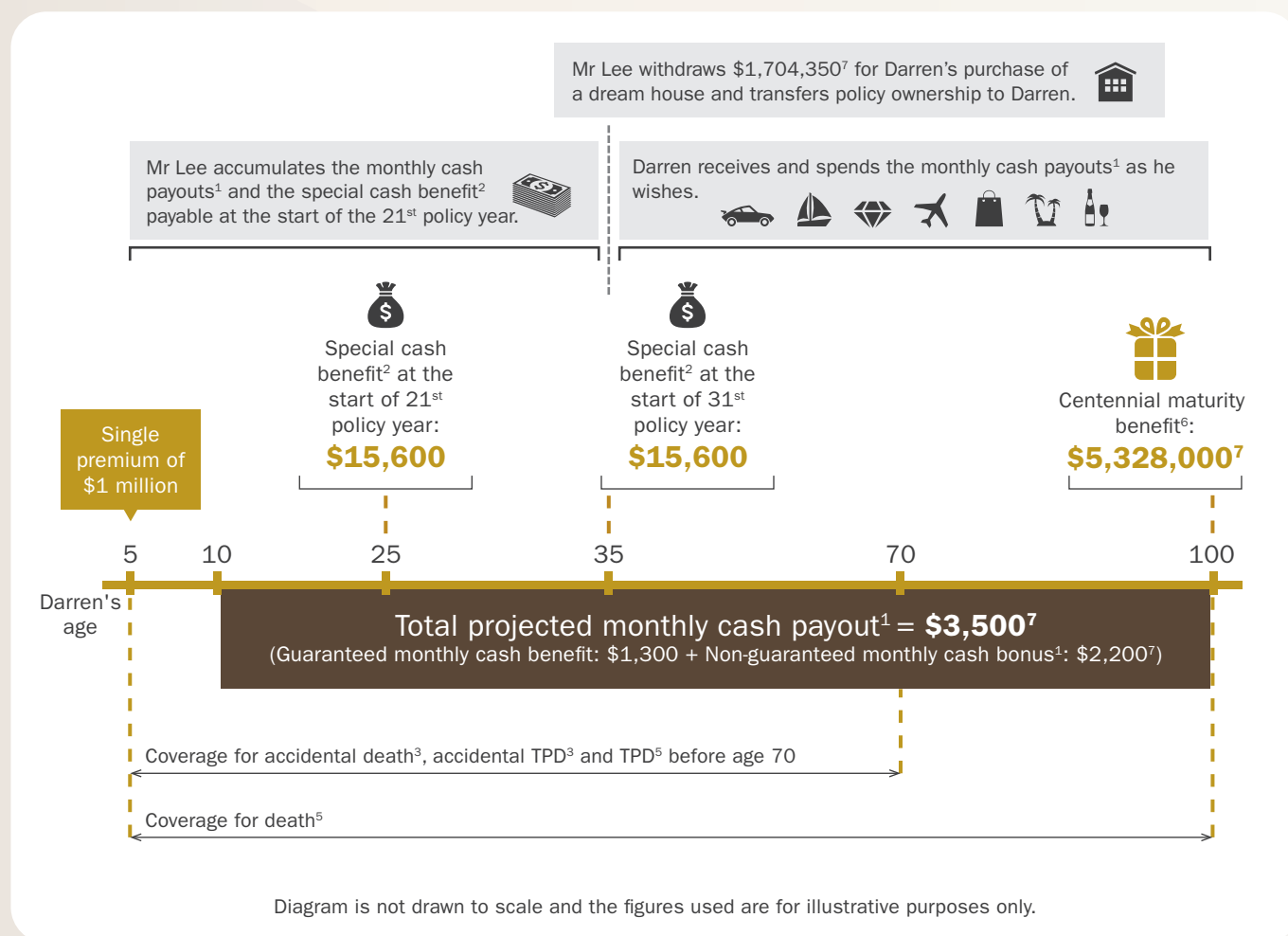
Mr Lee signs up for VivoWealth Solitaire with a single premium of \$1 million and names his 5 year-old son, Darren, as the insured.

From the start of the 6<sup>th</sup> policy year, the policy begins to pay out monthly cash payouts<sup>1</sup>. Each monthly cash payout<sup>1</sup> is projected at \$3,500. The policy also pays out a special cash benefit<sup>2</sup> of \$15,600 at the start of the 21<sup>st</sup> and 31<sup>st</sup> policy year respectively.

Mr Lee chooses to accumulate the monthly cash payouts<sup>1</sup> and the special cash benefit<sup>2</sup> (that is payable at the start of the 21<sup>st</sup> policy year) at the prevailing interest rate of 3.5% p.a.<sup>4</sup>

When Darren turns 35, Mr Lee withdraws \$1,704,350<sup>7</sup> for Darren's purchase of his dream house. It includes the special cash benefit paid at the start of the 31<sup>st</sup> policy year and the accumulated cash payouts (consist of 25 years of accumulated monthly cash payouts and the special cash benefit paid at the start of the 21<sup>st</sup> policy year). Mr Lee then transfers the ownership of the policy to Darren.

Darren chooses to receive the monthly cash payouts<sup>1</sup> for his lifestyle expenses. Darren will also receive a Centennial Maturity Benefit<sup>6</sup> of \$5,328,000<sup>7</sup> (this includes a non-guaranteed terminal bonus) when he reaches a ripe old age of 100 years old.



Should Darren pass away at the age of 85, his daughter, Natalie will receive a death benefit of \$2,947,000<sup>5,7</sup> (this includes a non-guaranteed terminal bonus) and the policy terminates thereafter.



## 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](http://www.income.com.sg).

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## IMPORTANT NOTES

- 1 If the insured survives at the end of the 5<sup>th</sup> policy year, you will start to receive monthly cash payouts starting from the 61<sup>st</sup> policy month onwards till age 100. The monthly cash payout consists of the guaranteed monthly cash benefit and the non-guaranteed monthly cash bonus. The guaranteed monthly cash benefit is 0.13% of the net single premium, while your non-guaranteed monthly cash bonus is up to 0.22% of your net single premium. Over 12 months, you would receive 1.56% of the net single premium as guaranteed cash benefit and up to 2.64% of the net single premium as non-guaranteed cash bonus. The non-guaranteed monthly cash bonus may vary according to the future performance of the Life Participating Fund. You will continue to receive your monthly cash payout at subsequent policy months if the insured is still alive and the policy has not ended. Net single premium means the single premium amount shown in the policy schedule or the reduced amount if a part of the policy has been cashed in earlier.
- 2 You will receive two special cash benefits, one at the start of the 241<sup>st</sup> policy month and another at the start of the 361<sup>st</sup> policy month from the policy entry date. Each special cash benefit is guaranteed to be 1.56% of the net single premium.
- 3 In addition to the death benefit or total and permanent disability benefit, 105% of the net single premium will be paid out for this benefit only if the death or total and permanent disability resulted from an accident before age 70 occurs within 365 days of the accident and the insured was not taking part in any restricted activity as defined under the policy at the time of the accident. If death or total and permanent disability occurs due to the insured's involvement in any such restricted activity at the time of the accident, only 63% of the net single premium will be paid out for this benefit in addition to the death or total and permanent disability benefit. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 4 Interest rate of 3.5% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 5 The policy pays out 105% of the net single premium and a non-guaranteed terminal bonus in the event of the insured's death or total and permanent disability (TPD before age 70).
- 6 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 105% of the net single premium and a non-guaranteed terminal bonus ("centennial maturity benefit").
- 7 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/vivowealth-solitaire-policy-conditions.pdf](http://www.income.com.sg/vivowealth-solitaire-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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 29 August 2016