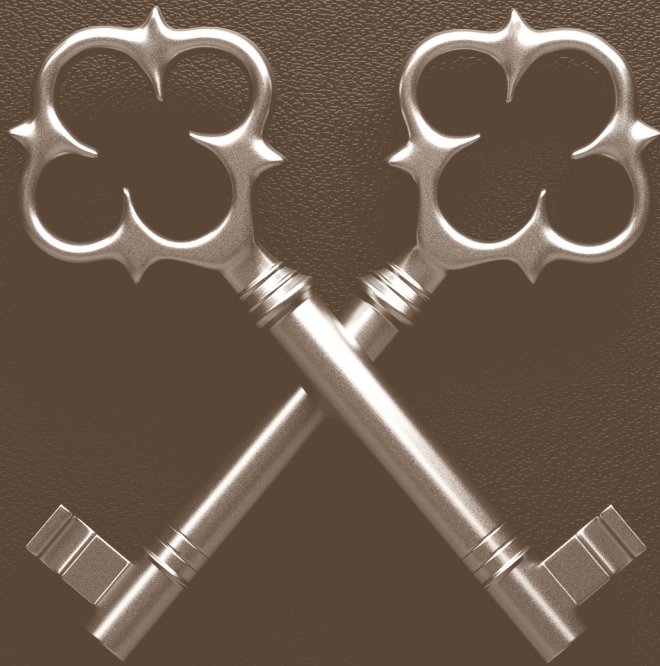




**SOLITAIRE**

GROWING WEALTH. SECURING SUCCESS.

**PROVENANCE SOLITAIRE**





## 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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# Provenance Solitaire

Preserve your family's heritage and safeguard your loved ones, with Provenance 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.



Boost your coverage for death and terminal illness with **minimum protection value of up to 320% of sum assured<sup>1,2</sup>** till age 85



**Immediate and guaranteed cash value of 80%** of the single premium<sup>3</sup>



**Complimentary one-time medical concierge service<sup>4</sup>** with minimum protection value of \$3 million



**Enhance your coverage with protection** against total and permanent disability<sup>5</sup>

# Benefits

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## Protection for the ones who matter most

Preserve your heritage. Provenance Solitaire provides you with high coverage in the event of death or terminal illness, so that your loved ones are well taken care of. Receive a minimum protection value of up to 320%<sup>1,2</sup> of your sum assured. The minimum protection value depends on the age of the insured at policy entry date (age last birthday), and is applicable before the anniversary immediately after the insured reaches the age of 85<sup>1</sup>. Plan early to get your ideal coverage today.

Age of insured at policy entry date (age last birthday)	Minimum protection value (as a percentage of sum assured)
0 – 45	320%
46 – 50	280%
51 – 55	250%
56 – 60	210%
61 – 65	180%
66 – 70	150%
71 - 75	115%

## Assurance with immediate and guaranteed cash value

Feel secured with immediate and guaranteed cash value of 80% of your single premium<sup>3</sup> from the day your policy starts. Your cash value will grow over time, hence enhancing your wealth.

## Complimentary one-time medical concierge service

We want to make the application process as seamless and efficient for you as possible. If your application has a minimum protection value of \$3 million, you can call a dedicated hotline to arrange for a medical check-up<sup>4</sup> as well as complimentary transport and enjoy a shorter waiting time at the clinic.

## Option to enhance coverage with additional rider

You have the option to enhance your protection with the optional rider - Provenance Disability Accelerator<sup>5</sup>. This rider provides coverage against total and permanent disability (TPD) before the anniversary immediately after the insured reaches age 70.

## Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at [income.com.sg/IncomeTreats](https://income.com.sg/IncomeTreats).

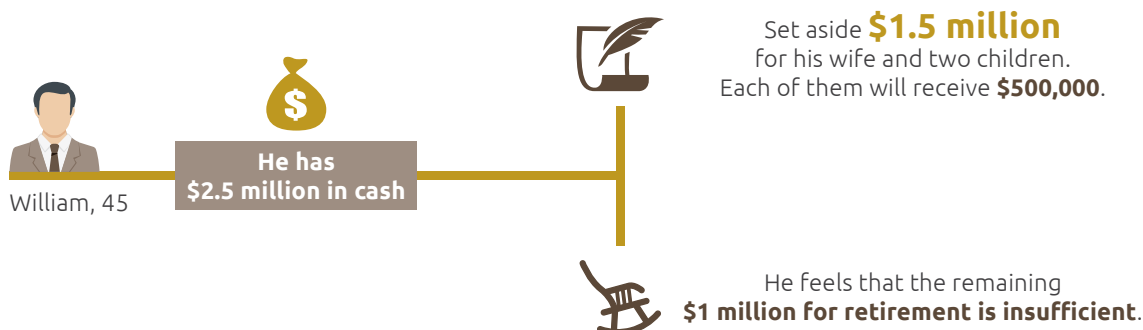
# How Provenance Solitaire safeguards your heritage and lets you set aside sufficient funds for your retirement

William, age 45, non-smoker lives with his wife and two children. He has \$2.5 million in cash. He wishes to leave an inheritance to his wife and children, with each having around \$500,000. He would also like to maintain his current lifestyle during retirement.

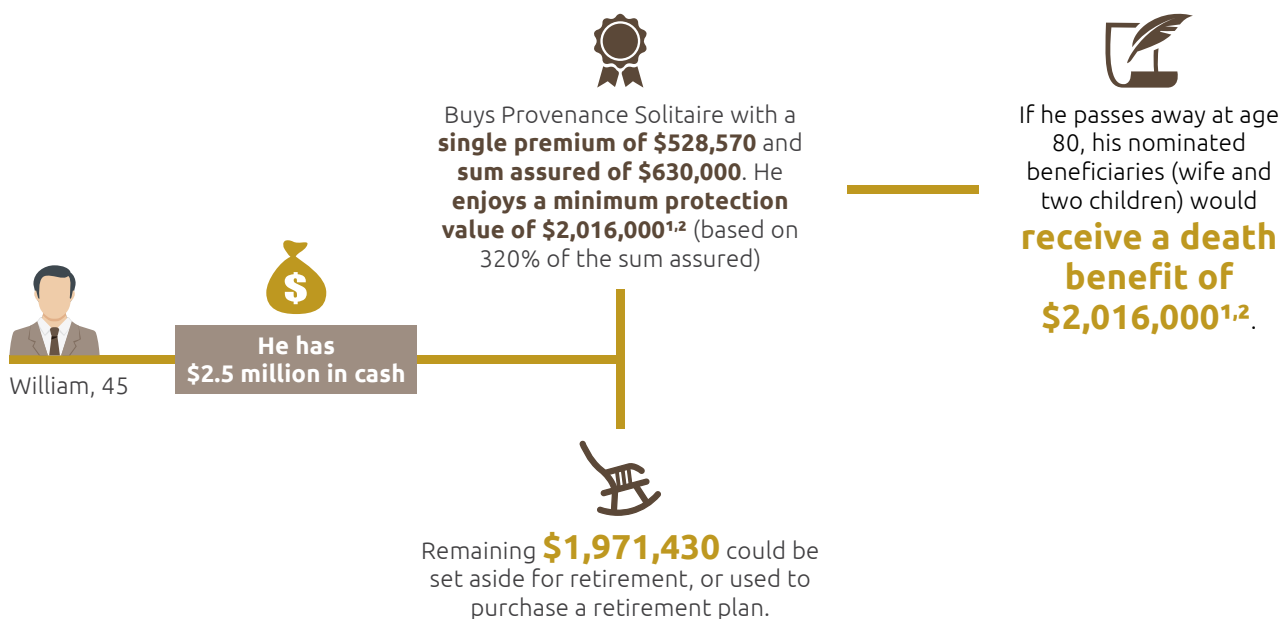
Without Provenance Solitaire, William would need to set aside \$1.5 million cash for inheritance and only have \$1 million for his retirement, which may not be enough to maintain his current lifestyle.

With Provenance Solitaire, he can leave behind an inheritance for his loved ones, and still be able to enjoy his retirement with the remaining cash.

## Scenario 1: Without Provenance Solitaire



## Scenario 2: With Provenance Solitaire



The figures used are for illustrative purposes only and are rounded to the nearest dollar.

If William passes away at age 86, his nominated beneficiaries (wife and two children) would receive a death benefit<sup>1,2</sup> of \$2,115,560<sup>6</sup>.

The illustrated death benefit is not guaranteed and is based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% p.a.

Should the long-term average return be 3.00% p.a., the illustrated death benefit<sup>1,2</sup> at age 86 would be \$1,213,162<sup>7</sup> instead.

# How Provenance Solitaire helps with asset equalisation of a business

Richard, age 55, non-smoker, owns a small Information Technology (IT) business worth \$10 million. He has two children. His son, Raymond is helping with the business, while his younger daughter, Renee is a lawyer and does not have an interest in running the family business.

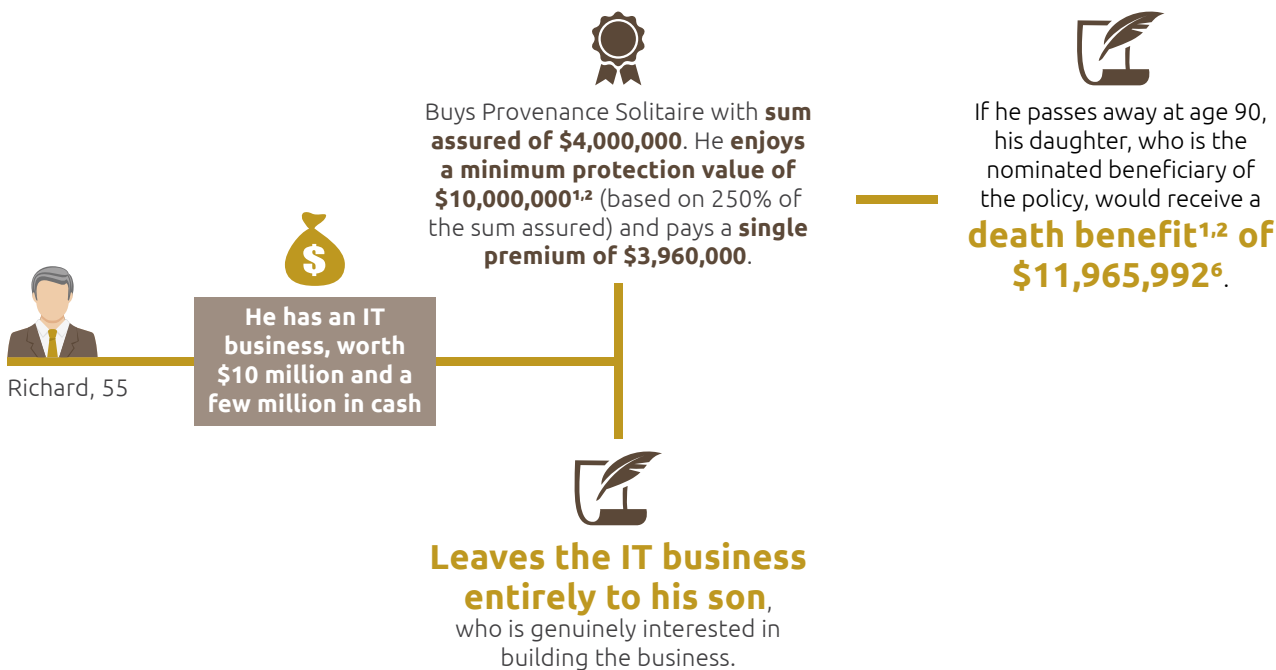
Without Provenance Solitaire, it may be difficult for Richard to distribute his main asset, which is his business.

With Provenance Solitaire, Richard can comfortably leave the business to his son, Raymond to build and expand, while his daughter, Renee also gets a fair share of asset.

## Scenario 1: Without Provenance Solitaire



## Scenario 2: With Provenance Solitaire



The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The illustrated death benefit above is not guaranteed and is based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% p.a.

Should the long-term average return be 3.00% p.a., the illustrated death benefit at age 90 would be \$7,127,081<sup>7</sup> instead.

## IMPORTANT NOTES

- 1 During the term of this policy, if the insured becomes terminally ill or dies, before the anniversary immediately after the insured reaches the age of 85, 100% of sum assured and 100% of bonuses or minimum protection value of the basic policy, whichever is higher will be paid. The minimum protection value of the basic policy depends on the age of the insured at policy entry date (age last birthday), and it is up to 320% of the sum assured. Minimum protection value means a percentage of the sum assured shown in the policy schedule. If the insured becomes terminally ill or dies, on or after the anniversary immediately after the insured reaches the age of 85, 100% of sum assured and 100% of bonuses will be paid. Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 2 Provenance Solitaire includes a non-participating compulsory rider, Provenance Solitaire – Protection Benefit. This rider pays part of the minimum protection value. Please refer to the policy conditions for further details.
- 3 Guaranteed cash value of 80% of your single premium. Single premium refers to the premium amount before any additional premiums charged due to medical conditions.
- 4 The service is valid for one time usage per policy and is only for arrangement of a full medical check-up. No-show penalty is applicable when the insured failed to cancel the check-up and transport booking within the given notice period. The insured will need to check with the respective clinic for more details.
- 5 Provenance Disability Accelerator rider pays out 100% of the rider's sum assured and corresponding pro-rated bonuses of the basic policy or 100% of the rider's minimum protection value, whichever is higher, if the insured becomes totally and permanently disabled (before the anniversary immediately after the insured reaches the age of 70) during the term of this rider. Any payment under this rider will form an accelerated payment and reduce the sum assured and bonuses of its basic policy and other accelerated riders of its basic policy by the same amount we pay under this rider. Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 6 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum in the future. Returns are illustrated 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.
- 7 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.00% per annum in the future. Returns are illustrated 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, conditions and exclusions of this plan at [income.com.sg/provenance-solitaire-policy-conditions.pdf](https://income.com.sg/provenance-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 advisor. 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 may be zero or less than the premiums you have paid for the plan.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 1 June 2024

# Financial planning, made for the moments that matter to you.

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

## Get in touch



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