



**SOLITAIRE**

GROWING WEALTH. SECURING SUCCESS.

**LUXE PLUS 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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# Luxe Plus Solitaire

Welcome wealth on your own terms, with Luxe Plus 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<sup>1</sup>

starting from the end of the 3<sup>rd</sup> policy year till age 120



**Earn up to 3.00% p.a.<sup>2</sup>** if you accumulate your cash payouts with us



**Leave a legacy for your loved ones with a secondary insured<sup>3</sup>**



Get protected<sup>4</sup> against **death and terminal illness**



**Guaranteed acceptance** regardless of health condition

# Benefits

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## Lifetime monthly cash payouts starting from the end of the 3<sup>rd</sup> policy year till age 120

Revel in your legacy with just a single premium. From the end of the 3<sup>rd</sup> policy year, you'll receive monthly cash payouts<sup>1</sup> till age 120. Over a year, these cash payouts can add up to 3.75% of your net single premium (of which 1.308% is guaranteed and 2.442% is non-guaranteed).

## Empowered with choice

Choose to receive your cash payouts and spend it however you like or accumulate with us to receive interest at a rate of up to 3.00% p.a.<sup>2</sup>.

## Leave a legacy for your loved ones with a secondary insured

Leave a legacy and appoint your loved one as your policy's secondary insured<sup>3</sup> to continue your wealth accumulation. The policy will continue until the anniversary immediately after the 120<sup>th</sup> birthday of the original insured<sup>5</sup>. This way, you can ensure a legacy for your loved ones.

## Receive protection till age 120

It's never too early to plan for your loved ones. In the unfortunate event of the insured's death or diagnosis of terminal illness, a lump sum benefit<sup>4</sup> will be paid.

## Maturity benefit at age 120

Receive a 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 original insured<sup>5</sup> reaches 120 years old.

## Application made easy

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

## 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 Luxe Plus Solitaire gives you an unparalleled advantage of passive income

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

From the end of the 3<sup>rd</sup> policy year, the policy begins to pay monthly cash payouts<sup>1</sup> of \$6,250<sup>7</sup>. 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 passes away at age 85 with no secondary insured<sup>3</sup> appointed and his family will receive the death benefit of \$2,320,000<sup>4,7</sup> and the policy terminates thereafter.

However, should Mr Tan survive till a ripe old age of 120 years old, the total illustrated monthly cash payouts<sup>1</sup> from age 43 to 120 would be \$5,775,000<sup>7</sup> and Mr Tan would receive a maturity benefit<sup>6</sup> of \$6,020,000<sup>7</sup>.

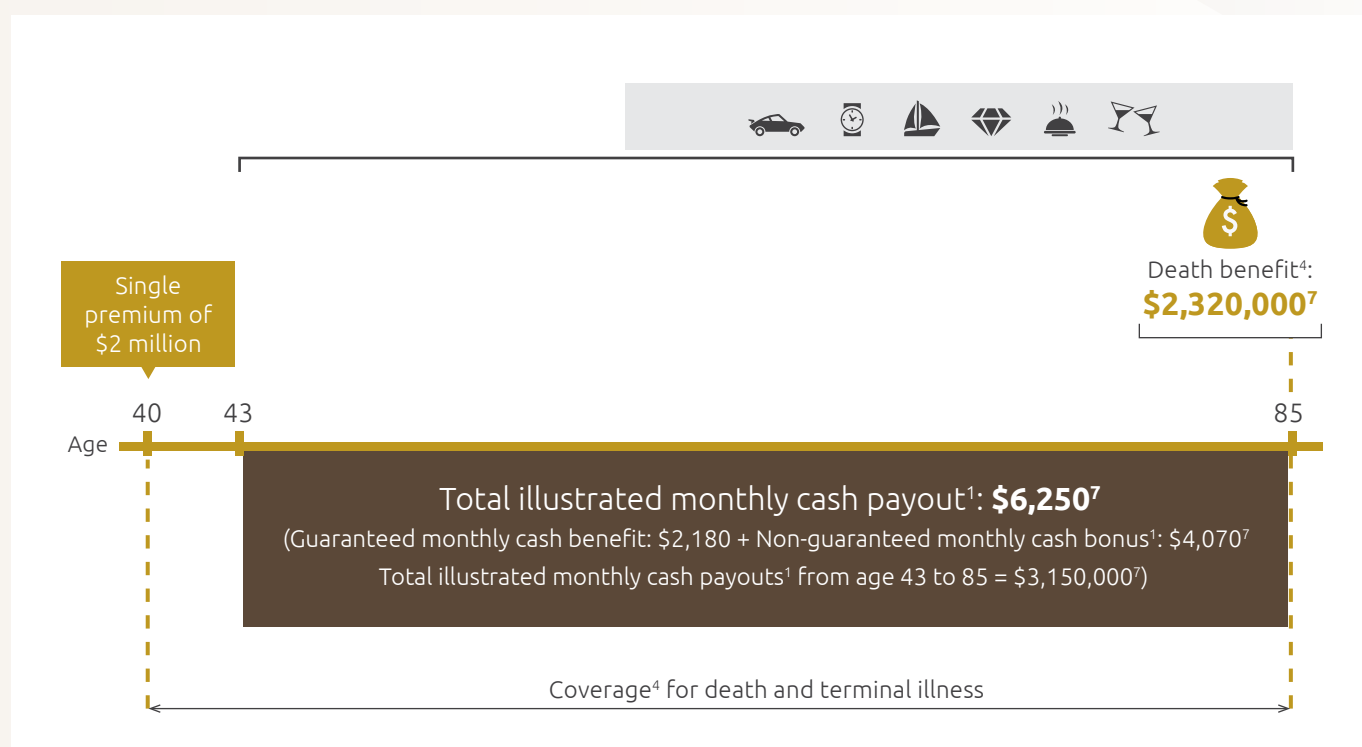


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The non-guaranteed figures above are 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 total illustrated monthly cash payout<sup>1</sup> would be \$4,260<sup>8</sup> (the non-guaranteed monthly cash bonus<sup>1</sup> would be \$2,080<sup>8</sup>), the total illustrated monthly cash payouts<sup>1</sup> from age 43 to 85 would be \$2,147,040<sup>8</sup> and the death benefit would be \$2,020,000<sup>4,8</sup> when Mr Tan passes away at age 85 with no secondary insured<sup>3</sup> appointed. If Mr Tan survive till a ripe old age of 120 years old, the total illustrated monthly cash payouts<sup>1</sup> from age 43 to 120 would be \$3,936,240<sup>8</sup> and the maturity benefit<sup>6</sup> would be \$4,820,000<sup>8</sup>.

# How Luxe Plus Solitaire helps you with legacy planning

Mr Lee, age 35, signs up for Luxe Plus Solitaire with a single premium of \$1 million and appoints his 5 year-old son, Darren, as the secondary insured<sup>3</sup>.

From the end of the 3<sup>rd</sup> policy year, the policy begins to pay monthly cash payouts<sup>1</sup> of \$3,125<sup>7</sup>. Mr Lee chooses to accumulate the monthly cash payouts<sup>1</sup> with Income at the prevailing interest rate of up to 3.00% p.a.<sup>2</sup>.

When Darren turns 35, Mr Lee withdraws \$1,551,307<sup>2,7</sup> for Darren to purchase his dream house. Thereafter, Mr Lee chooses to receive the monthly cash payouts<sup>1</sup> to support his family's lifestyle.

Mr Lee passes away at age 80 and the policy continues until the anniversary immediately after his 120<sup>th</sup> birthday with Darren becoming the insured<sup>3</sup>. The monthly cash payouts<sup>1</sup> will continue to be paid until the policy matures when Darren turns 90 and the policy will pay \$3,460,000<sup>6,7</sup>.

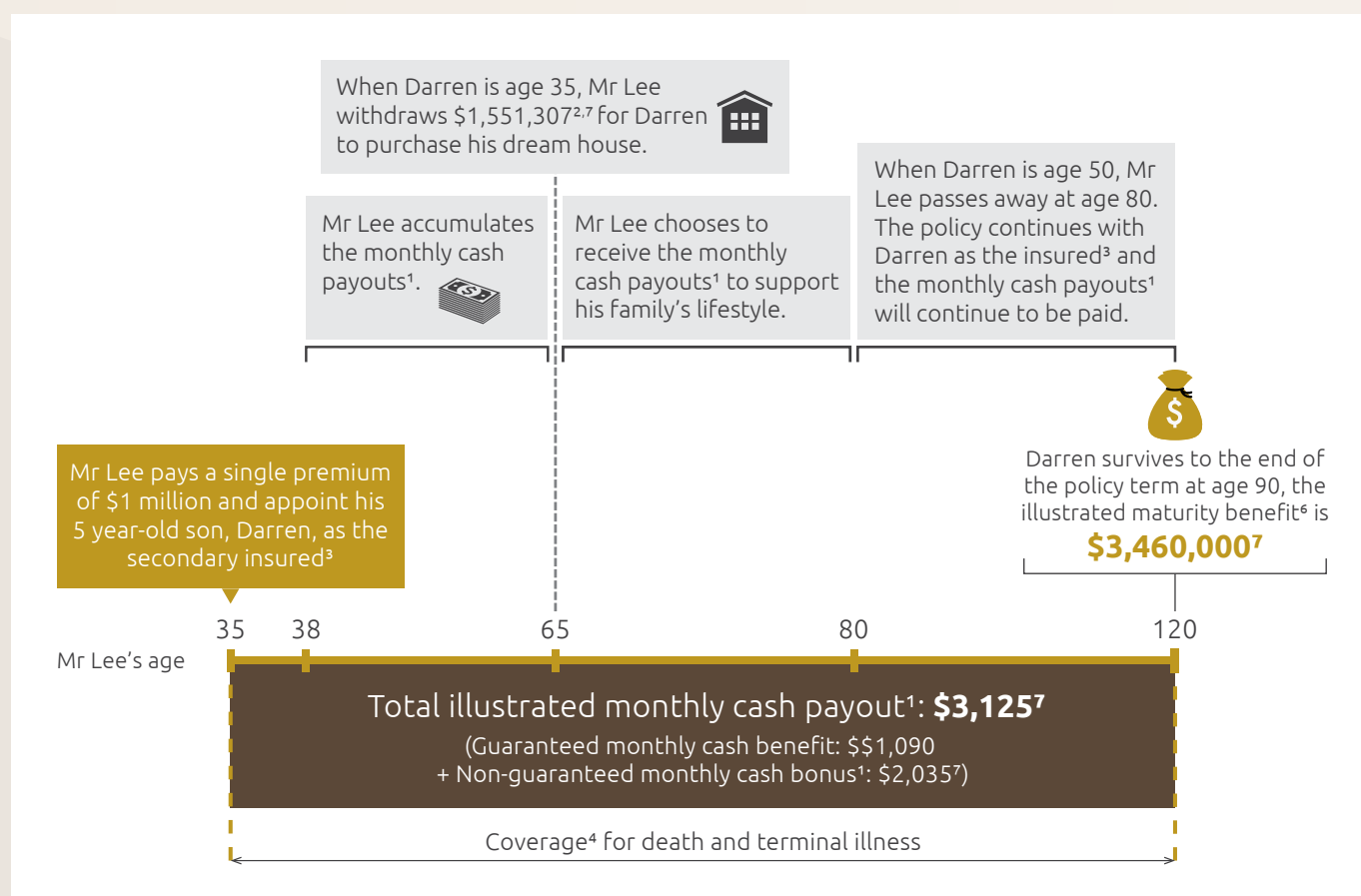


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

However, should Darren pass away at age 85, the policy will pay out the illustrated death benefit of \$2,760,000<sup>4,7</sup> and the policy terminates thereafter.

The non-guaranteed figures above are 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 total illustrated monthly cash payout<sup>1</sup> would be \$2,130<sup>8</sup> (the non-guaranteed monthly cash bonus<sup>1</sup> would be \$1,040<sup>8</sup>), the illustrated withdrawal amount for Darren's dream house would be \$849,974<sup>8</sup>, and the illustrated maturity benefit<sup>6</sup> would be \$2,770,000<sup>8</sup>. Should Darren pass away at age 85, the policy will pay out the illustrated death benefit of \$2,160,000<sup>4,8</sup>.

## IMPORTANT NOTES

- 1 If the insured survives at the end of 3 years from the policy entry date, you will start to receive cash payouts starting from the 37<sup>th</sup> policy month after the policy entry date. The monthly cash payout consists of the guaranteed monthly cash benefit and the non-guaranteed monthly cash bonus. The guaranteed monthly cash benefit is 0.109% of the net single premium, while your non-guaranteed monthly cash bonus is up to 0.2035% of your net single premium (based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum). Over 12 months, you would receive 1.308% of the net single premium as guaranteed cash benefit and up to 2.442% 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. If the Life Participating Fund earns a long-term average return of 3.00% per annum, the non-guaranteed monthly cash bonus will be up to 0.104% of the net single premium. 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 as shown in the policy schedule, or the reduced single premium amount if a part of the policy has been cashed in earlier.
- 2 Interest rate of 3.00% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by us.
- 3 Only yourself (policyholder before the age of 65 years old), your spouse (before the age of 65 years old), or your child or ward (before the age of 18 years old) can be the secondary insured at the time of exercising this option. You can exercise this option to appoint a secondary insured no more than three times, and provided the following conditions are met:
  - The premium of this policy is paid only with cash;
  - No nomination of beneficiary has been made for this policy; and
  - There is no change to the ownership of this policy including assignment, bankruptcy and trust.The secondary insured becomes the insured of this policy only upon death of the insured for the remaining policy term. The policy can only have one insured at any point of time.
- 4 The policy pays out the sum of 105% of the net single premium paid less all monthly cash benefits paid or the guaranteed cash value, whichever is higher, and 100% of the terminal bonus less cash bonuses paid, in the event of the insured's death or diagnosis of terminal illness.

However, if the cash value is higher than the benefit shown above, we will pay the cash value instead. We will also pay any cash benefits and cash bonuses which have built up (accumulated). If a secondary insured has been appointed before the insured dies, the death or terminal illness benefit will not be paid out. Upon the death of the insured, the secondary insured becomes the insured and the policy will continue.
- 5 The original insured means the insured that was appointed when the policy was issued.
- 6 If the insured survives at the end of the policy term, which is the anniversary immediately after the original insured's 120<sup>th</sup> birthday, and the policy has not already ended, the policy will pay 105% of the net single premium and a non-guaranteed terminal bonus ("Maturity benefit"). We will also pay any cash benefits and cash bonuses which have built up (accumulated). The policy will end when we make this payment. We will not pay any further benefits.
- 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 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.
- 8 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. If cash benefits and cash bonuses are accumulated with us, the interest rate will be based on 1.50% per annum and it is not guaranteed. Prevailing interest rate at the point of deposit will be determined by us.

This is for general information only. You can find the usual terms and conditions of this plan at [income.com.sg/luxe-plus-solitaire-policy-conditions.pdf](https://income.com.sg/luxe-plus-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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