

Invest Flex Vantage

Invest flexibly and have the opportunity to receive potential income streams from the 1st policy year with dividend-paying funds¹.

INVESTMENT-LINKED PLAN



FOOD FOR THOUGHT



In the face of life's unexpected turns and ever-changing market conditions, do you possess **the adaptability to navigate challenges and attain your investment goals?**

A survey² revealed that 60% of Singaporeans expect to work after retirement. **Do you have a sufficient stream of income to sustain your lifestyle after retirement?**



Time is the greatest tool we have for building wealth. Starting to invest early allows you to take advantage of the power of compounding and can help you achieve your long-term goal at a lower cost. Based on an illustration by J.P. Morgan Asset Management, one who started investing early ends up with nearly double the amount of another individual who started only 10 years later³.

In the face of unexpected life events and ever-changing market conditions, it is important for you to stay agile while growing your wealth with your investment.

Invest from as low as \$200 a month, Invest Flex Vantage, a regular premium⁴ investment-linked plan, gives you the option to receive a potential income stream from the 1st policy year with dividend-paying funds¹ to supplement your life's expenses while offering the flexibility to achieve your investment goals, even when life throws you a curveball.

Key Benefits	
1	Option to receive a potential income stream from the 1st policy year with dividend-paying funds ¹
2	Maximise your investment with up to 105% of your regular premiums paid to purchase units
3	Charge-free partial withdrawals when a specified life event occurs ⁵
4	Flexibility to take a premium holiday ⁶ at no charge for up to 120 months from the 5 th policy anniversary
5	Enjoy an investment bonus of up to 55.0% of your regular premiums paid for the 1 st policy year
6	Provide a 0.5% annual loyalty bonus ⁷ starting from the 10 th policy anniversary or the end of the minimum investment period (MIP), whichever is later

Option to receive a potential income stream from the 1st policy year with dividend-paying funds

Enjoy a wide range of funds to choose from, including dividend-paying funds¹ and have the option to receive potential dividend income from the 1st policy year. You can also relax knowing that our team of experienced investment professionals continuously monitors each fund and takes care of your investment. At Income Insurance, we also work with world-class asset managers to deliver long-term investment value for policyholders.

Maximise your investment

Make the most of your investment by having 100% of your regular premiums invested from the start of your policy. If you keep investing after paying premiums for 10 years, you will get 102% of your regular premiums to purchase units, and this increases to 105% after 20 years of premiums.

Charge-free partial withdrawals when a specified life event occurs

Have the option to withdraw some of your investments at no charge when any specified life event⁵ occurs during the MIP. Some life events include turning 21 years old, getting married, purchasing a residential property or becoming a parent.

Be empowered with the flexibility you need to grow your wealth

Tailor your investment to suit your lifestyle and preferences with the option to top up⁸ your investments anytime. You also have the control of switching⁹ your investments between available funds anytime at no charge⁹.

If you need to take a break from paying premiums from the 5th policy anniversary, you can do so with no premium holiday charges⁶. The duration of the premium holiday period with no charge depends on your chosen MIP. After which, the premium holiday charge will be applied if the policy continues to be on premium holiday during the MIP.

MIP	Premium holiday period (number of months) with no charge
5 years	0
10 years	60
15 years	60
20 years	120

MIP refers to the period you have chosen to pay regular premiums, and it cannot be changed.

Enjoy investment bonus

Accumulate your wealth with an investment bonus! Receive up to 55.0% of your regular premiums paid for the 1st policy year to buy additional units in your chosen funds.

MIP	5 years	10 years		15 years		20 years	
Minimum Regular Premium paid for the first 12 months	\$9,600	\$6,000	\$9,600	\$3,600	\$9,600	\$2,400	\$9,600
Investment Bonus Percentage	4.0%	5.0%	20.0%	10.0%	40.0%	25.0%	55.0%

Get rewarded with our loyalty bonus

Receive an annual loyalty bonus⁷ of 0.5% of your policy value from the 10th policy anniversary or at the end of the MIP, whichever is later. The bonus will be used to invest according to the chosen funds.

Continuity of wealth accumulation with a secondary insured

You can appoint your loved one as a secondary insured¹⁰ so your policy can continue in the event of the death of the insured.

Protection in case of death or terminal illness

Receive death or terminal illness coverage¹¹, so there is peace of mind that your loved ones are taken care of in the unfortunate event of the insured's death or diagnosis of terminal illness. You can also choose to enhance your coverage with optional riders available.

Application made easy

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

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.

How Invest Flex Vantage helps you grow your wealth and build a retirement nest



John, age 45, is looking for a plan to grow his wealth for his retirement and receive protection at the same time. He signs up for Invest Flex Vantage plan with a MIP of **10 years** and an annual premium of **\$12,000**.

He selects a dividend-paying fund¹ with an illustrated potential dividend payout of 7%[^] p.a. and chooses to receive the dividend payouts as his potential monthly income. On top of it, he is also covered against death and terminal illness¹¹.

Policy Value (\$)

John receives an investment bonus of 20% of his regular premiums to purchase additional units.
Total Investment Bonus = **\$2,400**
John receives a **potential dividend¹** of **\$996¹²** in the first policy year to fund his lifestyle expenses.

Age 50

John got into an accident and was hospitalised. He decides to do a free partial withdrawal⁵ of \$10,000 to help pay his medical bills. As John was financially tight, he took a **premium holiday⁶ of 24 months at no premium holiday charge** before his financial situation improved.



Age 55

John continues to pay his annual premium after his MIP ends. Illustrated policy value: **\$73,252¹²**
John will also receive an annual loyalty bonus⁷ of 0.5% of the policy value to invest.



Age 57

After he completes 10 years of premium payment, Income Insurance will invest 102% of his annual premium paid.



Age 67

John retires and continues receiving his monthly dividend¹ to supplement his expenses.

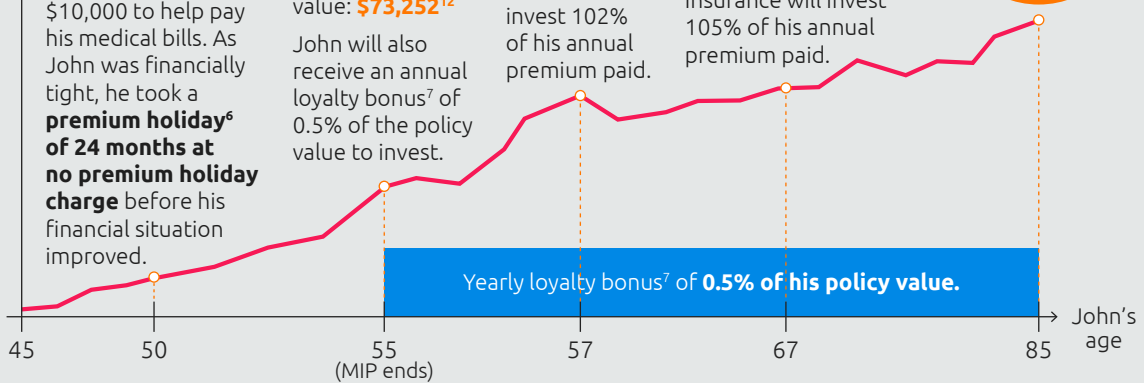
John continues to pay the annual premium. After he completes 20 years of premium payment, Income Insurance will invest 105% of his annual premium paid.

Age 85

John passes away, his family will receive the death benefit¹¹ of **\$450,460** and the policy terminates thereafter.

(If John is still alive at age 85, the illustrated policy value is **\$316,926¹²**, and the total potential dividends paid would be **\$511,381¹²**.)

186%¹² of net premium(s) paid



The dividend payouts John receives each year, at the respective ages, from the dividend-paying fund¹ he selected.



Age 50
\$3,209¹²



Age 55
\$5,957¹²



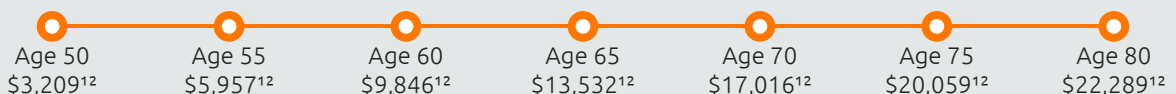
Age 60
\$9,846¹²



Age 65
\$13,532¹²



Age 70
\$17,016¹²



Age 75
\$20,059¹²

Age 80
\$22,289¹²

Policy fees and charges apply. Please refer to the policy conditions for further details.

[^]Non-guaranteed, subject to declaration by the sub-funds and for illustration purposes.

Diagram is not drawn to scale. The figures used are non-guaranteed, illustrated at an investment return of 8% p.a. and rounded to the nearest dollar.

Should the illustrated investment rate of return be 4.00% p.a., if the dividend payout is 4% p.a., John will receive a potential dividend¹ of \$565¹³ in the first policy year at age 45, and the illustrated policy value would be \$70,201¹³ at John's age of 55. At age 85, the illustrated policy value is \$235,467¹³, and the total potential dividends paid is \$258,531¹³. The dividend payouts John receives each year would be \$1,771¹³ at age 50, \$3,260¹³ at age 55, \$5,317¹³ at age 60, \$7,179¹³ at age 65, \$8,827¹³ at age 70, \$10,075¹³ at age 75 and \$10,603¹³ at age 80. Both rates of return used (4% p.a. and 8% p.a.) do not represent the upper or lower limits of the investment performance. Should there be insufficient units to pay for policy fees and charges, the policy may end prematurely after the MIP.

IMPORTANT NOTES

- 1 Dividend refers to the distribution of certain funds that have a distribution option that Income Insurance may declare. The policyholder will be entitled to receive these distributions if the policy has not ended and has units in these funds on the declaration date of the distribution. The distribution amount will depend on the number of units the policyholder holds in these funds on the date Income Insurance declares the distribution. The frequency and/or amount of distributions (if at all) may be varied at Income Insurance's absolute discretion. Distributions are not guaranteed. Income Insurance may or may not pay a distribution every year. If the distribution amount for a fund meets the minimum amount Income Insurance tells the policyholder, the policyholder can choose to receive all future distributions from that fund as payouts.

Distributions may be made out of the income and/or capital of the sub-fund. Any payout of distributions from the capital of the sub-fund may result in an immediate reduction of the net asset value per share/unit. Please refer to the policy conditions for further details on the declaration of distributions, reinvesting distributions, and the applicable terms and conditions.

- 2 **6 in 10 Singaporeans expect to work after retirement: HSBC survey**, The Straits Times Online, 8 December 2023
- 3 **Principles for Successful Long-term Investing**, J.P. Morgan Asset Management.
- 4 The policyholder must pay for the first regular premium at the time the policyholder applies for this policy. Income Insurance may set a minimum amount. The policyholder must then pay future premiums for the MIP chosen when they are due. The MIP the policyholder has chosen cannot be changed. The policyholder will have 30 days as a grace period to make these payments and may choose to continue paying regular premiums after the MIP.
- 5 During the MIP, the policyholder may choose to exercise a free partial withdrawal if the insured experiences a life event, subject to the policy's terms and conditions. Please refer to the policy conditions for further details on the life events and the applicable terms and conditions.
- 6 If the policyholder still has not paid the premium after the grace period, the policy will enter into a premium holiday. During this premium holiday, the policyholder can stop paying the premium provided the policy value is able to cover the fees and charges that continue to be due on the policy. The premium holiday charge may be payable during the premium holiday if it is within the MIP. From the 5th policy anniversary, the policyholder can take a premium holiday without any premium holiday charge up to the specified period, according to the MIP selected. Please refer to the policy conditions for further details.
- 7 The loyalty bonus will be provided on the next working day from the 10th policy anniversary. The loyalty bonus is a percentage of the policy value based on the anniversary. It will be used to invest in the funds the policyholder has chosen. The policy must meet all the following conditions to receive the loyalty bonus:
 - a) The policy must not have ended when the loyalty bonus is provided.
 - b) The policyholder did not make any withdrawal, except withdrawal under the life events withdrawal benefit, for the past 12 months before the date for the loyalty bonus payment.
 Please refer to the policy conditions for further details.

- 8 Income Insurance may set a minimum amount for each top-up. Income Insurance will use 100% of the top-ups to buy units (at the bid price) in the funds the policyholder chooses. When Income Insurance works out any claim benefit, Income Insurance will not consider any top-ups made after Income Insurance is told about the claim. Top-ups do not form part of the regular premiums. The policyholder cannot make any top-ups when the policy is on a premium holiday.

IMPORTANT NOTES

- 9 The policyholder may switch between funds at any time. If the policyholder is not switching out of a fund completely, Income Insurance may tell the policyholder to leave a minimum amount in that fund. Income Insurance reserves the right to charge the policyholder a small amount and set a minimum amount for each switch. Please refer to the policy conditions for further details.
- 10 Only you as the policyholder (before the age of 65 years old), your spouse (before the age of 65 years old), or your child/ward (before the age of 18 years old) can be the secondary insured at the time you exercise this option. You can exercise this option to appoint a secondary insured no more than three times. Terms apply for the benefit. Please refer to the policy conditions for further details.
- 11 If the insured becomes terminally ill or dies within one year from the cover start date, Income Insurance will pay the policy value less any bonus at the time Income Insurance was told about the claim. If the insured becomes terminally ill or dies after one year from the cover start date, Income Insurance will pay 101% of the net premium(s) paid or the policy value at the time Income Insurance was told about the claim, whichever is higher. Income Insurance will take off any fees and charges that apply to your policy. The policy will end when Income Insurance makes this payment.
- 12 This figure is based on an illustrated investment return of 8.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assume that the annual management fee is 1.50% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.
- 13 This figure is based on an illustrated investment return of 4.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assume that the annual management fee is 1.50% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

This information is not to be construed as an offer, recommendation, solicitation or advice for the subscription, purchase or sale of any investment-linked plan (ILP) sub-fund. The information and descriptions contained in this material are provided solely for general informational purposes and do not constitute any financial advice. It does not have regard to the specific investment objectives, financial situation, and particular needs of any person.

Investments are subject to investment risks including the possible loss of the principal amount invested. Before committing to the minimum investment period, you may want to consider how long is your investment expectations or needs and whether you are able to keep up with the premium payment should your financial situation changed. Past performance, as well as the prediction, projection or forecast on the economy, securities markets or the economic trends of the markets are not necessarily indicative of the future or likely performance of the ILP sub-fund. The performance of the ILP sub-fund is not guaranteed and the value of the units in the ILP sub-fund and the income accruing to the units, if any, may fall or rise. A product summary and product highlights sheet(s) relating to the ILP sub-fund are available and can be obtained from your insurance advisor or online at income.com.sg/funds. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at income.com.sg/invest-flex-vantage-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 23 July 2024.

Protected by copyright and owned by Income Insurance Limited.

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

Get in touch



MEET your Income advisor



CALL 6788 1777



CHAT instantly at income.com.sg/advisor-connect



VISIT income.com.sg

Income Insurance Limited

UEN: 202135698W

Income Centre

75 Bras Basah Road Singapore 189557

Tel: 6788 1777

Fax: 6338 1500

Enquiries: income.com.sg/enquiry