



# Boost — your — *future*

## Endowment Plan

SAVINGS PLAN

Flexible policy maturity term.  
Bringing you closer to your goals.

A disciplined and dedicated approach to your personal savings can help to give you a leg up in achieving your goals. With the Endowment Plan, rest assured that you are on track towards financial certainty.

### Why is it good for me?

- 1 **Bonuses<sup>1</sup> to supplement your savings** upon maturity of plan
- 2 **Choice of policy maturity terms**
- 3 Enjoy **protection as you save**

# Endowment Plan

SAVINGS PLAN

## Bonuses that will increase your savings

You will receive your sum assured plus bonuses<sup>1</sup> when your policy matures. You can focus on aiming further in life with the boost in your savings.

## Choice of policy maturity terms

You have the flexibility to choose when you want your policy to mature – in 10, 15, 20, 25 or 30 years. You can also opt for the policy to mature when you are age 54, 59, 61 or 64 (last birthday) to suit your financial needs at different stages in life.

## Enjoy protection as you save

Endowment Plan provides you with coverage<sup>2</sup> against death and total and permanent disability (TPD before age 70).

## Option to enhance coverage with additional riders

For greater peace of mind, you can choose to add on the following riders to your Endowment Plan for extra coverage and enjoy waiver of future premium payments during the rider term:

	Death, total and permanent disability (TPD before age 70)	Dread disease <sup>3</sup> and terminal illness
Extra coverage for your plan with the following rider:		
Essential Protect <sup>3</sup>	√	√
Enjoy premium waiver for your plan with the following riders:		
Payor Premium Waiver <sup>4</sup>	√	X
Enhanced Payor Premium Waiver <sup>3,4</sup>	√	√
Dread Disease Premium Waiver <sup>3</sup>	X	√

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

# Endowment Plan

SAVINGS PLAN

## How Endowment Plan helps to bring you closer to your goals

Mr Lee, age 45, decides to buy a regular savings plan to save up for his retirement. He signs up for Endowment Plan with a sum assured of \$100,000. He pays a yearly premium of \$5,827 over the next 20 years and the policy will mature in 20 years. When the policy matures, Mr Lee can receive an illustrated maturity benefit of \$161,015<sup>5</sup>.

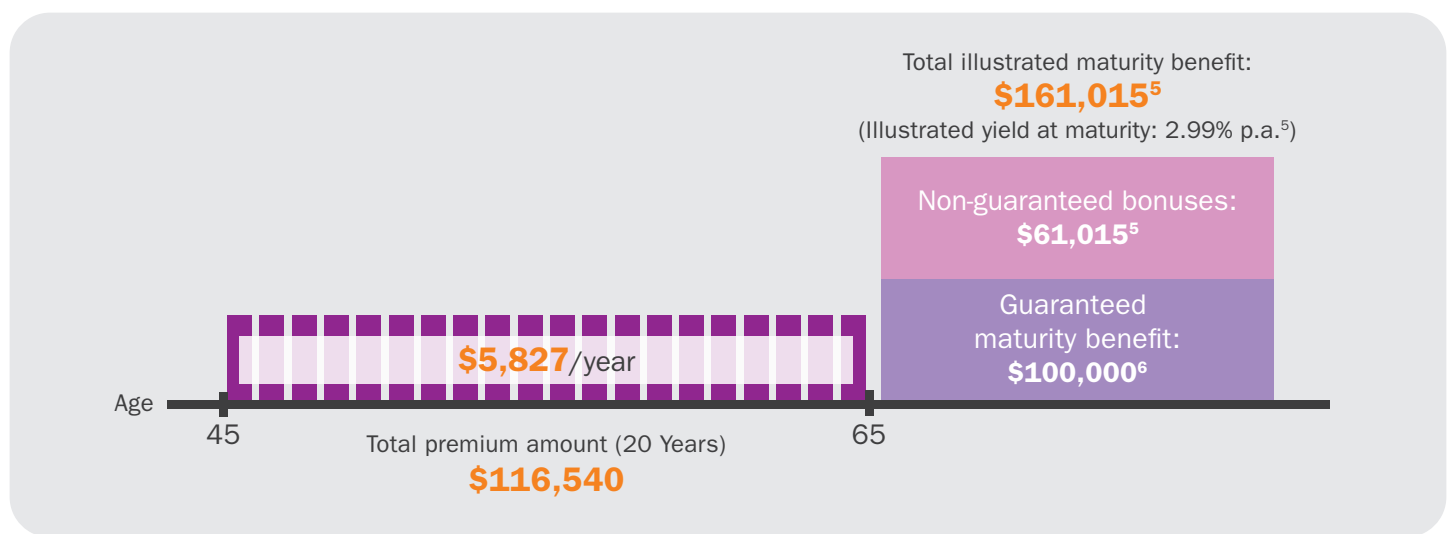


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% p.a.

Should the long-term average return be 3.25% p.a., the total illustrated maturity benefit would be \$134,192<sup>7</sup>, and the corresponding illustrated yield at maturity would be 1.32% p.a.<sup>7</sup>.

# Endowment Plan

## SAVINGS PLAN

### 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.

Right from the start, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2017, Income had over \$36.3 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

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

### Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1122



**CLICK** [www.income.com.sg](http://www.income.com.sg)

### IMPORTANT NOTES

- 1 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 2 Endowment Plan pays out the sum assured and bonuses in the event of the insured's death or total and permanent disability (TPD before age 70).
- 3 Essential Protect, Dread Disease Premium Waiver and Enhanced Payor Premium Waiver  
You can find the list of specified dread diseases and their definitions in their respective policy contracts. We will not pay this benefit if the insured is diagnosed with the disease within 90 days from the date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest) for major cancers, heart attack of specified severity and coronary artery by-pass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease. For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the rider sum assured, subject to a maximum amount of \$25,000. The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment, and the sum assured of the rider will be reduced accordingly after the payment.  
For Dread Disease Premium Waiver and Enhanced Payor Premium Waiver, the premium waiver benefits do not apply for angioplasty and other invasive treatment for coronary artery.
- 4 For Enhanced Payor Premium Waiver and Payor Premium Waiver, the premium waiver benefits are applicable only if the insured is not the policyholder.
- 5 The figures in the illustrations are not guaranteed and are illustrated 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 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.
- 6 The guaranteed maturity benefit is 100% of sum assured and paid on the condition that the policy is held until the maturity date with no policy alterations or claims made during the policy term.
- 7 The figures in the illustrations are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.25% 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.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/endowment-policy-conditions.pdf](http://www.income.com.sg/endowment-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 may be zero or less than the premiums you have paid for the plan.

# Endowment Plan

SAVINGS PLAN

---

## IMPORTANT NOTES

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)).

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

Information is correct as of 18 January 2019