



REALISE
— your —
Potential
Future

RevoSave

SAVINGS PLAN

Flexible savings plan.
Yearly cash benefits after 2 years and protection as you save.

The future is yours to make with RevoSave, a flexible savings plan. You can enjoy guaranteed yearly cash benefits after 2 years¹, bonuses² and insurance protection all at the same time while you save.

Why is it good for me?

- 1 **Guaranteed yearly cash benefits¹** after 2 years
- 2 **Earn up to 3.25% p.a.³** if you accumulate your cash benefits with us
- 3 **Choice of premium terms**
- 4 **Enjoy protection as you save**

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Guaranteed yearly cash benefits after 2 years

RevoSave comes with a guaranteed yearly cash benefit¹ equal to 5% of your sum assured from the end of the 2nd policy year. Think of it as extra cash which you can choose to receive it as a payout or accumulate with us.

Accumulate with us

Receive interest at a rate of up to 3.25% p.a.³ if you choose to accumulate your cash benefit with us.

Receive and enjoy your cash benefit

You can also choose to receive your cash benefit and spend it as you wish.

Wide choice of premium terms

With RevoSave, you can choose from a range of premium terms. Depending on your lifestyle and financial ability, you can pay your premiums for 15 to 25 years.

Enjoy protection as you save

RevoSave provides you with coverage⁴ for 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 RevoSave 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 ⁵ and terminal illness	Early-stage cancer
Extra coverage for your plan with the following rider:			
Essential Protect ⁵	√	√	X
Enjoy premium waiver for your plan with the following riders:			
Payor Premium Waiver ⁶	√	X	X
Enhanced Payor Premium Waiver ^{5,6}	√	√	X
Dread Disease Premium Waiver ⁵	X	√	X
Early Cancer Waiver ⁷	X	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.

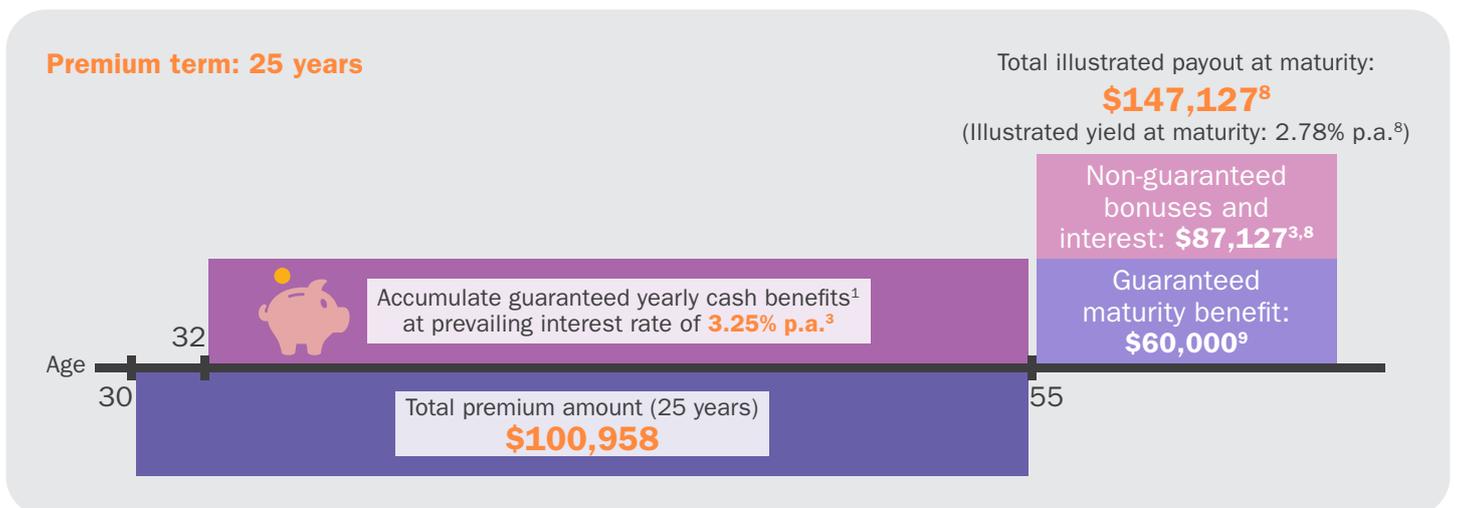
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How RevoSave helps you achieve your potential future

Mr Lee, age 30, decides to buy a regular savings plan to save up for his future. He signs up for RevoSave with a sum assured of \$50,000. He pays a premium of \$4,038 on a yearly mode, over the next 25 years until the policy matures.

Mr Lee can choose to receive the guaranteed yearly cash benefits¹ of \$2,500 as a payout from the end of the 2nd policy year onwards, or he can also choose to accumulate all the cash benefits with Income at the prevailing interest rate of up to 3.25% p.a.³.



Diagrams are 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 payout over 25 years would be \$102,687¹⁰ if Mr Lee chooses to receive the guaranteed yearly cash benefit¹ as a payout. The corresponding illustrated yield at maturity would be 0.27% p.a.¹⁰. If Mr Lee chooses to accumulate all the cash benefits with Income, the total illustrated payout at maturity would be \$116,465¹⁰, and the corresponding illustrated yield at maturity would be 1.08% p.a.¹⁰.

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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.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 You will start to receive 5% of your sum assured as your yearly cash benefit starting from the end of the 2nd policy year if you have paid the premiums for at least 2 years. You will continue to receive your cash benefit at subsequent policy years if the insured is still alive and your policy has not been converted to paid-up or ended.
- 2 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 3 Interest rate of 3.25% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 4 RevoSave pays out the sum assured and bonuses in the event of the insured's death or total and permanent disability (TPD before age 70).
- 5 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.
- 6 For Enhanced Payor Premium Waiver and Payor Premium Waiver, the premium waiver benefits are applicable only if the insured is not the policyholder.
- 7 Early Cancer Waiver
You can find the list of specified early-stage cancers and their definitions in the policy contract. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was 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). The insured must survive for at least 30 days from the date of diagnosis before we pay this benefit.
- 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 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.
- 9 The guaranteed maturity benefit for RevoSave is 120% of the sum assured, less all cash benefits paid out (if any), and paid on the condition that the policy is held until maturity with no policy alterations or claims made during the policy term.

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IMPORTANT NOTES

10 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 3.25% 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. If cash benefits are accumulated with Income, the interest rate will be based on 1.75% per annum and it is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/revosave-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.

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 or www.lia.org.sg or www.sdic.org.sg).

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

Information is correct as of 18 January 2019