



Secure  
— your —  
Wealth

# VivoCash Prime

SAVINGS PLAN

Cash payouts till age 100.  
Living the moment, protecting the future.

A dream home. A comfortable lifestyle. And the freedom to travel wherever you want. With VivoCash Prime, you can enjoy life's golden moments with cash payouts, and be protected at the same time.

## Why is it good for me?

- 1** **Guaranteed yearly cash benefits** of 2.1% of sum assured after 5 policy years<sup>1</sup> (till age 100)
- 2** **Special cash benefits** of 4% of sum assured after the 20<sup>th</sup> and 30<sup>th</sup> policy year
- 3** **Guaranteed acceptance** regardless of health condition
- 4** **Guaranteed insurability option** for additional coverage at different life events<sup>2</sup>
- 5** **Premiums waived upon total and permanent disability** (TPD before age 70) during the premium term

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## Guaranteed cash benefits after 5 policy years (till age 100)

After 5 policy years, you will receive a guaranteed yearly cash benefit<sup>1</sup> equivalent to 2.1% of your sum assured, and a non-guaranteed yearly cash bonus of up to 2%<sup>1</sup> of your sum assured. Think of it as extra cash which you can choose to receive as a payout to help defray your expenses, or accumulate it with us. You can also opt to receive these payouts every month<sup>3</sup> instead.

## Special cash benefits after the 20<sup>th</sup> and 30<sup>th</sup> policy year

On top of the cash payouts, a guaranteed special cash benefit equivalent to 4% of the sum assured will be paid out after the 20<sup>th</sup> and 30<sup>th</sup> policy year. You may also choose to receive the special cash benefits as payouts or accumulate them with us.

## Accumulate with us

Receive interest at a rate of up to 3.25% p.a.<sup>4</sup> if you choose to accumulate your cash payouts<sup>1</sup> with us.

## Receive and enjoy your cash payout

You can choose to receive your cash payouts<sup>1</sup> and spend them as you wish.

## Application made easy

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

## Guaranteed insurability option for additional coverage at different life events

If the insured experiences any specified life event<sup>2</sup> after 12 months from the cover start date, the insured has the option to buy another life policy (which covers only death and total and permanent disability) on the insured's own life without reassessment of health. Life events include the insured turning 21 years old, getting married, purchasing a residential property or becoming a parent.

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## Centennial maturity benefit at age 100

You will also receive a centennial maturity benefit<sup>5</sup> of 120% of all net premiums paid, on top of your cash payouts, at the point of policy maturity when the insured reaches a ripe old age of 100 years old.

## Premiums waived upon total and permanent disability (TPD before age 70)

In the unfortunate event of total and permanent disability (TPD before age 70), you will not need to worry about paying premiums for the remaining premium term of your VivoCash Prime policy<sup>6</sup>. The policy will continue to apply (as if premiums have been paid) during this period even though you are not paying the premiums.

## Choice of premium terms

Depending on your lifestyle and financial ability, you can choose to pay your premiums for 5, 10, 15 or 20 years.

## 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).

# VivoCash Prime

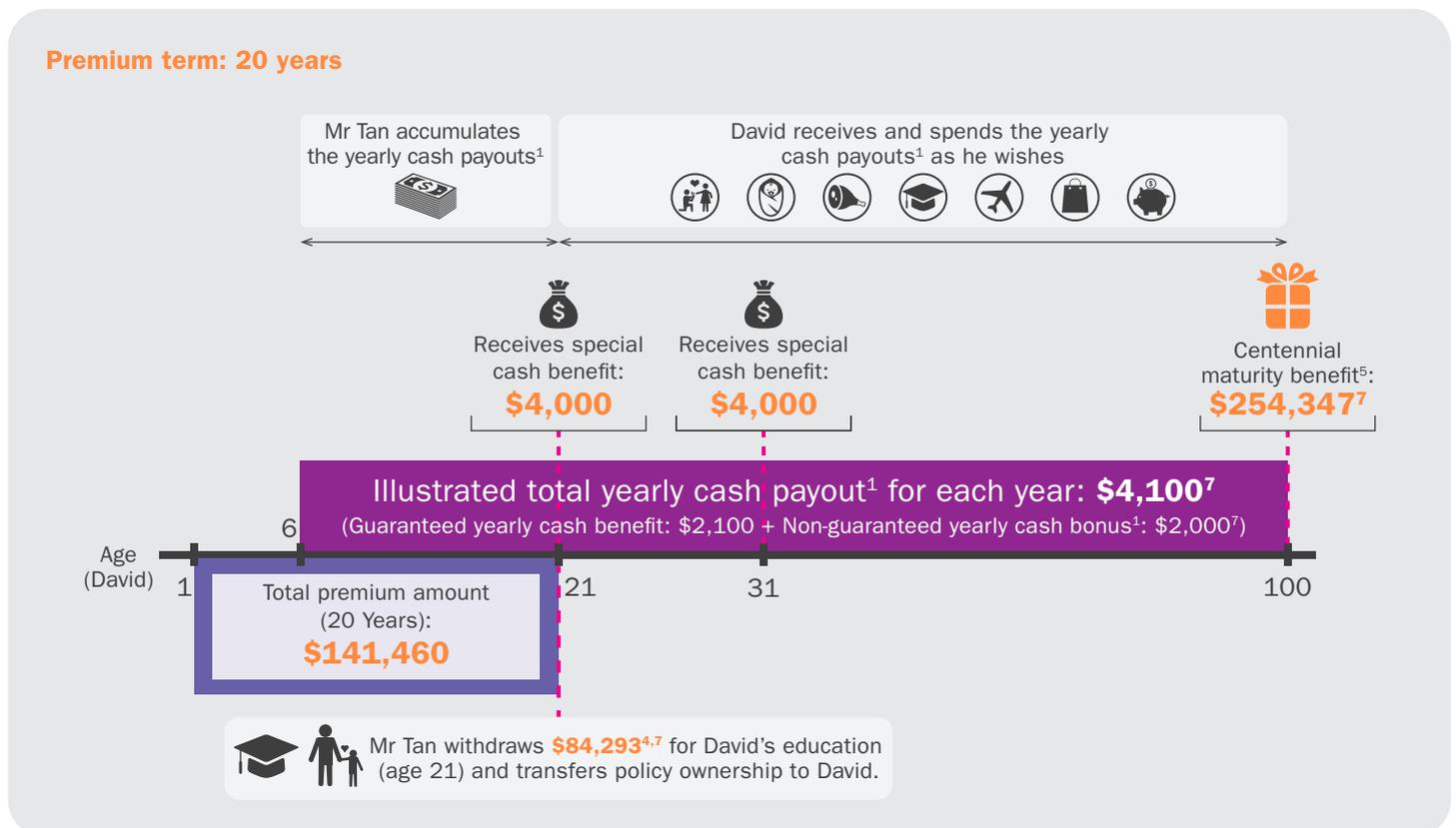
SAVINGS PLAN

## How VivoCash Prime ensures a bright and successful future for your child

Mr Tan, age 35, has a 1-year-old son, David. He signs up for VivoCash Prime with a sum assured of \$100,000 and names David as the insured. Mr Tan pays a yearly premium of \$7,073 for 20 years.

After 5 policy years, when David is 6 years old, the policy begins to pay out yearly cash payouts<sup>1</sup> of \$4,100<sup>7</sup>. The policy also pays out a special cash benefit of \$4,000 after the 20<sup>th</sup> and 30<sup>th</sup> policy year respectively. The yearly cash payouts<sup>1</sup> provide an income stream for Mr Tan, and he has the flexibility to use it as he wishes. Mr Tan chooses to accumulate all the yearly cash payouts<sup>1</sup> with Income at the prevailing interest rate of up to 3.25% p.a.<sup>4</sup> to save up for David's education.

As David celebrates his 21<sup>st</sup> birthday, Mr Tan withdraws the accumulated yearly cash payouts<sup>1</sup> of \$84,293<sup>4,7</sup> and also receives a special cash benefit of \$4,000 to fund David's university education. As a gift for his son's future, Mr Tan then transfers the ownership of the policy to David after fully paying for the 20 years of premiums. David chooses to receive the yearly cash payouts<sup>1</sup> and the remaining special cash benefit and spends them as he wishes.



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

Should David pass away at age 85, his family will receive the death benefit of \$232,302<sup>7,8</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 4.75% p.a.

Should the long-term average return be 3.25% p.a., the illustrated total yearly cash payout<sup>1</sup> would be \$2,950<sup>9</sup>. The illustrated withdrawal amount for David's education would be \$53,931<sup>9</sup>, and the centennial maturity benefit<sup>5</sup> would be \$203,587<sup>9</sup>. Should David pass away at age 85, the death benefit would be \$187,592<sup>8,9</sup>.

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## How VivoCash Prime gives you yearly payouts to build your golden nest

Mr Lee, age 40, is planning for his retirement. He is interested in a plan which is able to fund his retirement. Mr Lee signs up for VivoCash Prime with a sum assured of \$80,000 with a yearly premium of \$9,757 for 10 years.

After 5 policy years, the policy begins to pay out yearly cash payouts<sup>1</sup> of \$3,280<sup>7</sup>. The policy also pays out a special cash benefit of \$3,200 after the 20<sup>th</sup> and 30<sup>th</sup> policy year respectively. Mr Lee chooses to receive the yearly cash payouts<sup>1</sup> and special cash benefits and spends them as he wishes.

At age 45, Mr Lee suffers from a stroke that causes him to be totally and permanently disabled. The premiums for the remaining 5 years of premium term are waived<sup>6</sup> and Mr Lee continues to receive his cash payouts<sup>1</sup> from VivoCash Prime to supplement his living expenses.



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

Should Mr Lee pass away at age 85, his family will receive the death benefit of \$152,762<sup>7,8</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 4.75% p.a.

Should the long-term average return be 3.25% p.a., the illustrated total yearly cash payout<sup>1</sup> would be \$2,360<sup>9</sup>, and the centennial maturity benefit<sup>5</sup> would be \$136,087<sup>9</sup>. Should Mr Lee pass away at age 85, the death benefit would be \$126,546<sup>8,9</sup>.

# VivoCash Prime

## SAVINGS PLAN

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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.

As a social enterprise, 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 2018, Income had over \$37 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



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### IMPORTANT NOTES

- 1 If the insured survives at the end of 5 years from the policy entry date and premiums have been paid for at least 5 policy years, you will start to receive cash payouts starting 5 years from the policy entry date. The cash payout consists of a guaranteed yearly cash benefit, which is 2.1% of your sum assured, and a non-guaranteed cash bonus, which is up to 2% of your sum assured (based on assumption that the Life Participating Fund earns a long-term average return of 4.75% per annum). The non-guaranteed yearly 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 3.25% per annum, the non-guaranteed cash bonus will be up to 0.85% of the sum assured. You will continue to receive your cash payouts at subsequent policy years till age 100 if the insured is still alive and the policy has not ended.
- 2 The insured has the option to buy another life policy with only death and total and permanent disability benefits on their own life without reassessment of health within 3 months from the date of the defined life event if the insured has met the full conditions for the application of the new life policy. The life event must have taken place no earlier than 12 months after the cover start date of the VivoCash Prime policy. The insured can take up this option no more than two times, on two different life events. The insured must not be totally and permanently disabled, or be diagnosed with an advanced-stage dread disease at the time of taking up this option. The insured must be 50 years old or under at the time of taking up this option. We will limit the sum assured for the new life policy to 50% of the sum assured for the VivoCash Prime policy, or \$100,000, whichever is lower. Please refer to the policy contract for further details on the life events and the full conditions for the application of the new life policy. Cover start date means the date we issue the policy, issue an endorsement to include or increase a benefit, or reinstate the policy, whichever is latest.
- 3 You can have the option to receive the yearly cash benefits in monthly payments if the sum assured is at least \$80,000. We will work out the amount of each monthly cash benefit payment. You cannot change the frequency you receive the cash benefit (yearly or monthly) after the first cash benefit is paid out.
- 4 Interest rate of 3.25% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 5 If the insured survives at the end of the policy term, which is the anniversary immediately after the insured's 100<sup>th</sup> birthday, and the policy has not already ended, the policy will pay 120% of all net premiums paid and a non-guaranteed terminal bonus ("centennial 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.
- 6 If the insured becomes totally and permanently disabled (TPD before age 70) during the premium term, the TPD premium waiver benefit allows you to stop paying premiums on the policy for the remaining premium term subject to the terms of the policy contract. You cannot change the premium term or increase the sum assured after you claim this benefit.

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## IMPORTANT NOTES

- 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 4.75% 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.
- 8 The policy pays out 105% of all net premiums paid and a non-guaranteed terminal bonus in the event of insured's death during the first 5 policy years. If the insured's death happens after the first 5 policy years, the policy pays out 110% of all net premiums paid and a non-guaranteed terminal bonus. We will also pay any cash benefits and cash bonuses which have built up (accumulated). If you choose to receive the cash benefit in monthly payments, we will also pay the remaining monthly cash benefit payments and cash bonuses for the policy year that we have not paid you. Net premiums means the regular premium amount as shown in the schedule, or the reduced regular premium if a part of the policy has been cashed in earlier. If you change the frequency of your regular premium amount, we will use the then current regular premium amount to work out all net premiums paid. Net premiums exclude the premiums paid on riders.
- 9 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 and cash bonuses 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/vivocash-prime-policy-conditions.pdf](http://www.income.com.sg/vivocash-prime-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.

Protected up to specified limits by SDIC.

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

Information is correct as of 24 July 2019