



Reach
your goals
— with —
Ease

RevoEase

SAVINGS PLAN

With RevoEase Privilege, pay for only 3 years to enjoy your maturity benefit in just 10 years.

Be closer to achieving your dreams in 10 years with RevoEase. With the unique RevoEase Privilege, you only have to pay premiums for the first 3 policy years. What's more, you can also enjoy protection while you save.

Why is it good for me?

- 1 With RevoEase Privilege, **pay premiums only for the first 3 policy years**
- 2 Enjoy **illustrated yield of up to 3.22% p.a^{1,2}**
- 3 **Capital is guaranteed³** upon maturity
- 4 **Guaranteed acceptance** regardless of health condition
- 5 Enjoy **protection as you save**

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Pay premiums for only the first 3 policy years with RevoEase Privilege

After premiums for the policy have been paid for at least 3 years, the RevoEase Privilege will begin and premium payments will not be required for the remaining 7 years of the policy.

Capital guaranteed upon maturity

RevoEase comes with a capital guarantee³ upon maturity. That means you can get back at least all the premiums that you've paid on the basic plan, on top of the non-guaranteed bonuses⁴.

Application made easy

With RevoEase, application is hassle-free and acceptance is guaranteed. There is no need for any medical check-up, which means you can start your journey to a promising future with just a simple step.

Extra protection in case of accident

RevoEase provides coverage⁵ for death and total and permanent disability (TPD before age 70). If death or total and permanent disability happens to the insured before age 70 and is due to an accident, you will receive up to an additional 105% of all the net premiums⁶.

Receive enhanced protection against cancer

You can also choose to add on the Cancer Premium Waiver (GIO) rider, so that your future premiums are waived should you be diagnosed with a major cancer during the term of the rider⁷.

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 RevoEase helps you reach your goals comfortably

Mr Lee, age 40, decides to buy a regular savings plan to prepare for his future. He signs up for RevoEase with a sum assured of \$63,056. He pays a premium of \$20,000 on a yearly mode, over the next 3 years. Thereafter, RevoEase Privilege will begin and premiums will not be required for the remaining term of the policy. The policy will mature in 10 years.

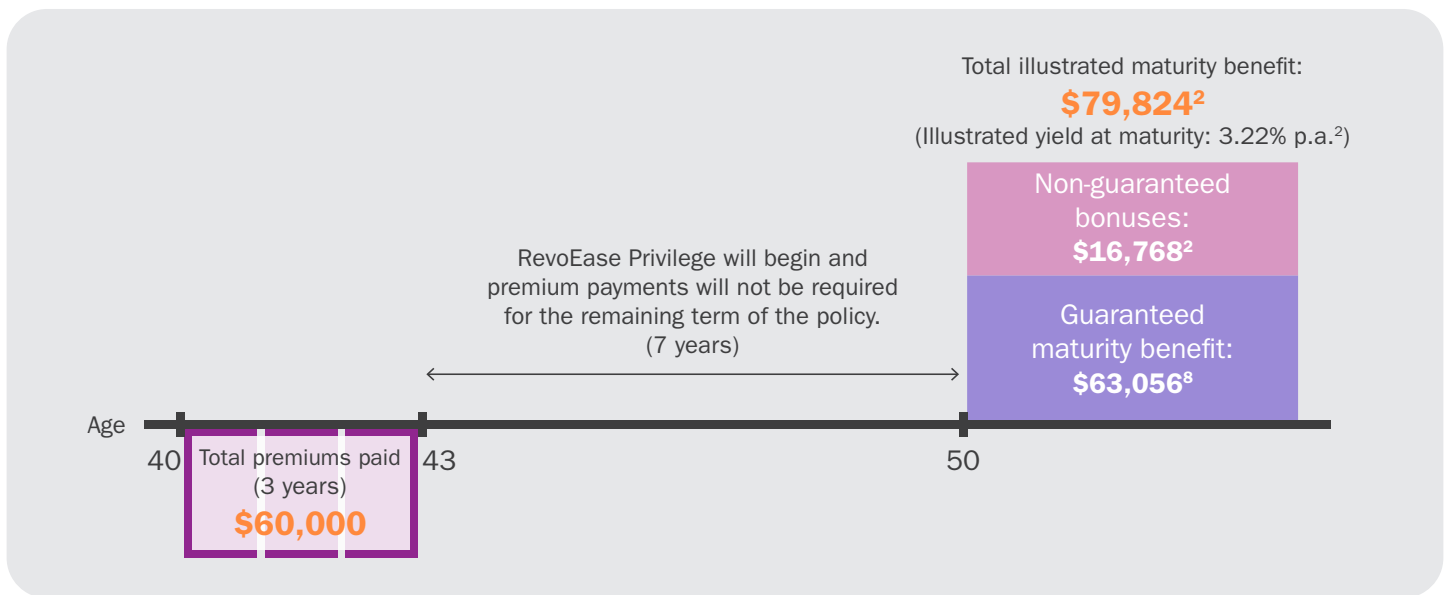


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

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 \$71,021⁹, and the corresponding illustrated yield at maturity would be 1.89% p.a.⁹.

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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 The illustrated yield at maturity of 3.22% per annum is not guaranteed and is based on:
 - Male, age 40 who signs up for RevoEase with a sum assured of \$63,056
 - Paying yearly premiums of \$20,000 for the first 3 years of the policy term, and
 - Receiving a total illustrated maturity benefit of \$79,824 at age 50
- 2 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.
- 3 Capital guarantee is on the basic plan only, on the condition that all premiums are paid, and that the policy is held until the maturity date with no policy alterations or claims made during the entire policy term.
- 4 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 5 RevoEase pays 105% of all net premiums paid and 100% of bonuses, or the cash value, whichever is higher, in the event of the insured's death or total and permanent disability (TPD before age 70) during the policy term. 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.
- 6 On top of the death benefit or total and permanent disability benefit respectively, an additional 105% of all net premiums paid will be paid out under this benefit if the accidental death or accidental total and permanent disability happens before age 70, occurs within 365 days of the accident, and the insured is not participating in any restricted activity at the time of the accident. If the insured was participating in a restricted activity at the time of the accident, this benefit will be reduced to 63% of all net premiums paid. This benefit will not apply if your policy has been converted to paid-up. Standard exclusions apply as well. Please refer to the policy contract for further details.

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- 7 This is applicable only after one year from the cover start date. Cover start date refers to the date we issue the rider or the date we issue an endorsement to include or increase a benefit; or the date we reinstate the rider (whichever is the latest). However, if the insured is diagnosed with any one of the major cancers within one year from the cover start date, we will end this rider and refund 100% of the premiums paid on this rider. You will then have to continue paying premiums for your RevoEase policy. The insured must survive at least 30 days after the insured is diagnosed with a covered major cancer before we pay the major cancers benefit. We will not pay this benefit if the insured had consulted a doctor for, suffered symptoms of, was investigated for, was diagnosed with, or received medical treatment for any cancer, including carcinoma-in-situ, before the cover start date. You can find the usual terms and conditions of this rider, full list of our specified major cancers and their definitions in your policy contract.
- 8 Guaranteed maturity benefit is 100% of the sum assured or 100% of all net premiums paid, whichever is higher, and paid on the condition that all premiums are paid, and that the policy is held until the maturity date with no policy alterations or claims made during the entire policy term.
- 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 the 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/RevoEase-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 7 November 2018