



SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

VIVOLEGACY





SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.
Your performance; powerful.
You know success.
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire supports your scale to greater heights. This product series puts you in the path of possibilities, with protection that's perfect for you.

Elevate your financial legacy with meaningful advice and insights from our experts, all whilst managing your portfolio with bespoke benefits. Growing wealth and securing success has never been this easy.

VivoLegacy Solitaire

Leave a legacy to safeguard your loved ones, with VivoLegacy Solitaire.

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



Boost your coverage with **minimum protection value of up to 320% of sum assured¹** till age 80, in the event of death or terminal illness



Immediate and guaranteed cash value of 80% of the single premium²



Additional protection in the event of accidental death³



Complimentary one-time medical concierge service⁴ with minimum protection value of \$3 million



Enhance your coverage with protection against total and permanent disability⁵

Benefits

Protection for the ones who matter most

Preserve your legacy. VivoLegacy Solitaire provides you with high coverage in the event of death or terminal illness, so that your loved ones are well taken care of. The minimum protection value depends on the age of the insured at policy entry date (age last birthday), and is applicable till the insured turns 80 years old⁴. Plan early to get your ideal coverage today.

Age of insured at policy entry date (age last birthday)	Minimum protection value (as a percentage of sum assured)
0 - 45	320%
46 - 50	280%
51 - 55	250%
56 - 60	210%
61 - 65	180%
66 - 70	150%
71 - 75	115%

Assurance with immediate and guaranteed cash value

Feel secured with immediate and guaranteed cash value of 80% of your single premium² from the day your policy starts. With the addition of non-guaranteed bonuses, your cash value will grow over time, hence enhancing your wealth.

Extra protection in case of an accident

Receive additional coverage of up to 25%³ of the minimum protection value if the insured's death happens before age 70 and is due to an accident.

Complimentary one-time medical concierge service

We want to make the application process as seamless and efficient for you as possible. If your application has a minimum protection value of \$3 million, you can call a dedicated hotline to arrange for a medical check-up⁴ as well as complimentary transport and enjoy a shorter waiting time at the clinic.

Option to enhance coverage with additional rider

You have the option to enhance your protection with the optional rider - Disability Protection Accelerator⁵. This rider provides coverage against total and permanent disability (TPD) before the anniversary immediately after the insured reaches age 70.

Exclusive treats for Income's Solitaire policyholders

Gain access to Income's Solitaire Club – an exclusive rewards programme and pamper yourself with a range of privileges specially curated for you. Find out more at www.income.com.sg/solitaire/privileges.

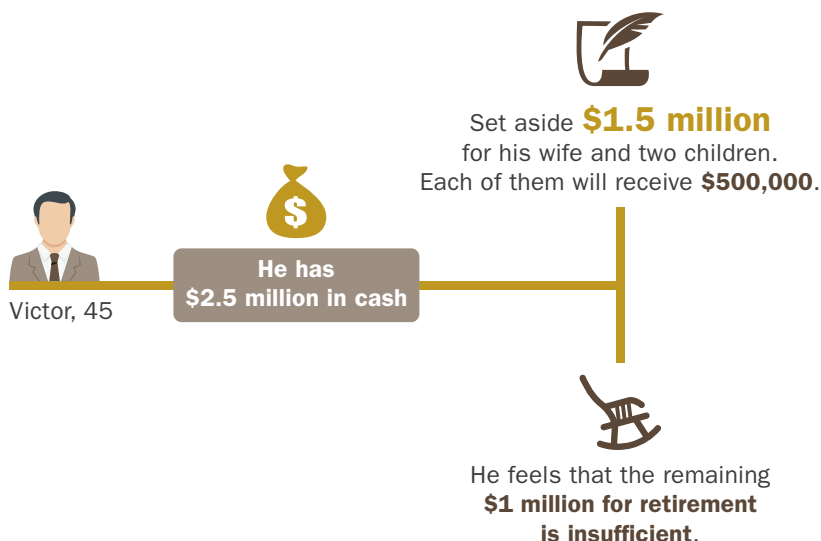
How VivoLegacy Solitaire safeguards your legacy and lets you set aside sufficient funds for your retirement

Victor, age 45, non-smoker lives with his wife and two children. He has \$2.5 million in cash. He wishes to leave an inheritance to his wife and children, with each having around \$500,000. He would also like to maintain his current lifestyle during retirement.

Without VivoLegacy Solitaire, Victor would need to set aside \$1.5 million cash for inheritance and only have \$1 million for his retirement, which may not be enough to maintain his current lifestyle.

With VivoLegacy Solitaire, he can leave behind an inheritance for his loved ones, and still be able to enjoy his retirement with the remaining \$2 million.

Scenario 1: Without VivoLegacy Solitaire



Scenario 2: With VivoLegacy Solitaire



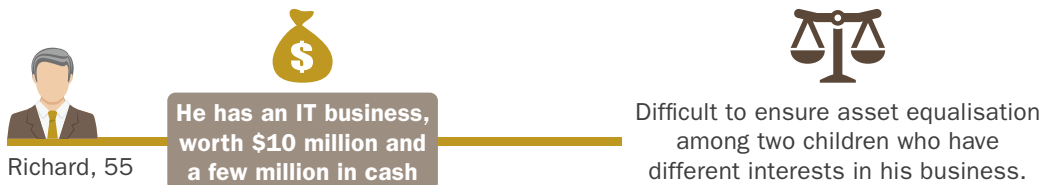
How VivoLegacy Solitaire helps with asset equalisation of a business

Richard, age 55, non-smoker, owns a small Information Technology (IT) business worth \$10 million. He has two children. His son, Raymond is helping with the business, while his younger daughter, Renee is a lawyer and does not have an interest in running the family business.

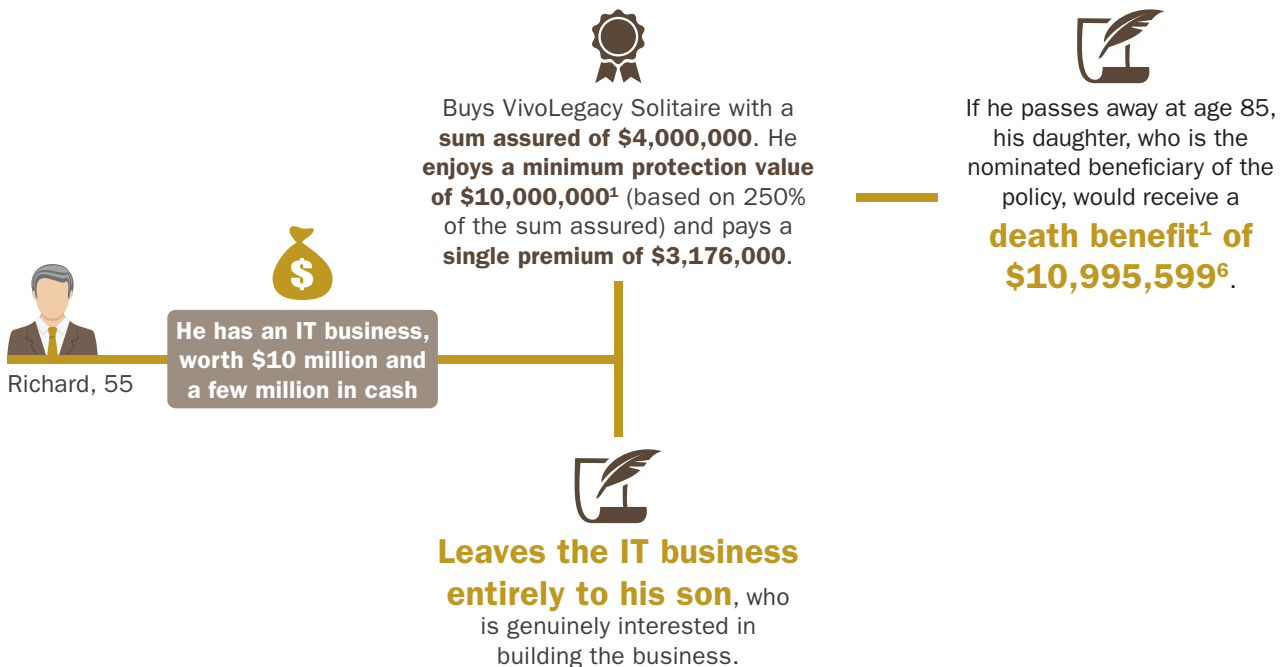
Without VivoLegacy Solitaire, it may be difficult for Richard to distribute his main asset, which is his business.

With VivoLegacy Solitaire, Richard can comfortably leave the business to his son, Raymond to build and expand, while his daughter, Renee also gets a fair share of asset.

Scenario 1: Without VivoLegacy Solitaire



Scenario 2: With VivoLegacy Solitaire



The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The illustrated death benefit above is not guaranteed and is 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 death benefit at age 85 would be \$5,846,688⁷ instead.

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.

IMPORTANT NOTES

- 1 During the policy term, if the insured becomes terminally ill or dies, before the policy anniversary immediately after the insured reaches the age of 80, 100% of sum assured and 100% of non-guaranteed bonuses, or minimum protection value of the basic policy, whichever is higher will be paid. The minimum protection value of the basic policy depends on the age of the insured at policy entry date (age last birthday), and could be up to 320% of the sum assured. If the insured becomes terminally ill or dies, on or after the policy anniversary immediately after the insured reaches the age of 80, 100% of the sum assured and 100% of non-guaranteed bonuses will be paid.
- 2 Guaranteed cash value of 80% of your single premium applies to policies issued at standard premium. Standard premium refers to the premium amount before any premium discount or additional premiums charged due to medical conditions.
- 3 In addition to the death benefit, 25% of the minimum protection value will be paid out for this benefit only if the death resulted from an accident before age 70, occurs within 365 days of the accident and the insured was not taking part in any restricted activity as defined under the policy at the time of the accident. If death occurs due to the insured's involvement in any such restricted activity at the time of the accident, only 15% of the minimum protection value will be paid out for this benefit in addition to the death benefit. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 4 The service is valid for one time usage per policy and is only for arrangement of a full medical check-up. No-show penalty is applicable when the insured failed to cancel the check-up and transport booking within the given notice period. The insured will need to check with the respective clinic for more details.
- 5 Disability Protection Accelerator rider pays out 100% of the rider's sum assured and corresponding pro-rated non-guaranteed bonuses of the basic policy or 100% of the rider's minimum protection value, whichever is higher, upon diagnosis of the insured with total and permanent disability (TPD before the anniversary immediately after the insured reaches the age of 70) during the term of the rider. This rider accelerates the sum assured of the basic policy and the rider terminates thereafter. If there is an accelerated payment on this rider, the sum assured and bonuses (if applicable) of the basic policy and other accelerated riders attached to the basic policy (if any) will be reduced accordingly.
- 6 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.
- 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 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/vivolegacy-solitaire-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

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