



— Enjoy your —
golden years
in
comfort

SAIL

SAVINGS PLAN

Regular retirement income.
Peace of mind for your golden years.

SAIL provides you a regular stream of retirement income for twenty years, while being covered for death and total and permanent disability (TPD before age 70). It is designed to provide a comfortable retirement so that you can still enjoy life's pursuits in your golden years.

Why is it good for me?

- 1 **Flexibility** to choose your desired retirement age
- 2 Pay in one **single premium**
- 3 Regular¹ **retirement income over 20 years**
- 4 Illustrated yield of **up to 4.10% p.a.**^{2,3}

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Choose your desired retirement age

You have the flexibility to choose your desired retirement age from age 55, 60, 62 or 65 (last birthday), depending on your lifestyle and plans for the future. Alternatively, you could choose to retire in 10, 15, 20, 25 or 30 years from the start of your policy.

Pay in one single premium

With SAIL, you only need to pay a one-time single premium to look forward to your desired retirement lifestyle.

Enjoy regular retirement income over 20 years

You can receive regular¹ retirement income over 20 years, allowing you to better enjoy your twilight years, with more comfort and less worries. You will also have the option to receive your retirement income in one lump sum at your chosen retirement age.

Illustrated yield of up to 4.10% p.a.

With illustrated yield of up to 4.10% p.a.^{2,3}, you can look forward to a better retirement income to help ease inflation concerns.

Protection as you save

SAIL provides you with coverage⁴ for death and total and permanent disability (TPD before age 70).

Application made easy

Without going through any medical checkups, our hassle-free application makes it a breeze for you to start on your retirement planning.

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 SAIL lets you retire the way you want

Mr Tan, age 50, decides to start building his retirement funds by signing up for SAIL with a single premium of \$100,000. He chooses to retire at age 65 and converts his SAIL plan into a stream of regular retirement income over 20 years. He will receive his first yearly retirement income of \$13,558³, one year after the policy anniversary on which he reaches his selected retirement age of 65.

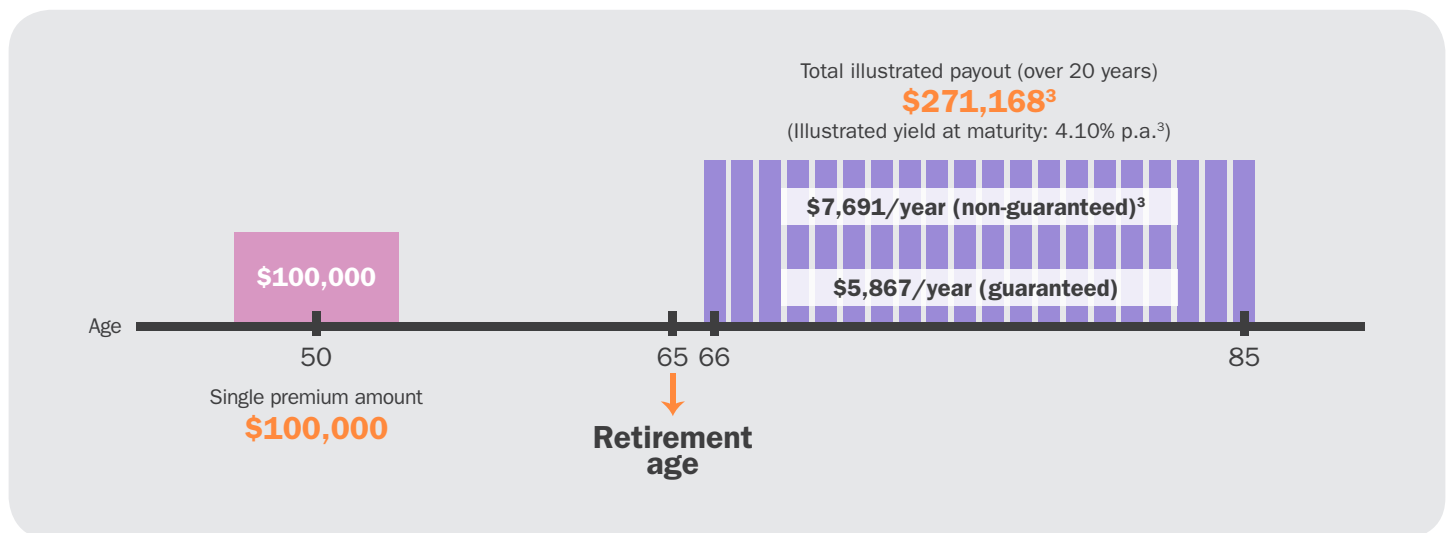


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

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., Mr Tan's total illustrated payout (over 20 years) after retirement age would be \$164,184⁵, and the corresponding illustrated yield at maturity would be 1.99% p.a.⁵.

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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.

IMPORTANT NOTES

- 1 You may choose to receive your retirement income yearly, monthly, quarterly or half-yearly, subject to policy conditions.
- 2 The illustrated yield of 4.10% per annum is not guaranteed and is based on:
 - Male, age 50 who saves \$100,000 with SAIL,
 - With a selected retirement age of 65 and
 - Chooses to receive regular yearly retirement income over 20 years, starting one year after the policy anniversary on which he reaches his selected retirement age of 65.
- 3 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.
- 4 In the event of the insured's death or total and permanent disability (TPD before age 70) before receiving the payouts, the policy pays out 105% of the net single premium and 105% of bonuses for an insured who is a standard life, and 101% of the net single premium and 101% of bonuses for an insured who is a non-standard life. In the event of the insured's death or total and permanent disability (TPD before age 70) after receiving the payouts, the policy pays out 105% of the remaining payouts for an insured who is a standard life, and 101% of the remaining payouts for an insured who is a non-standard life. Non-standard life means an insured who has been diagnosed with any of the following medical conditions at any time before or within 90 days from the date we issue the policy, include or increase any benefit, or reinstate the policy (whichever is latest) for cancer, heart or heart-valve conditions, chronic kidney disease, stroke, liver cirrhosis or end-stage liver failure, systemic lupus erythematosus, terminal illness, or total loss of, or total loss of use of one or both limbs, or total loss of use of one or both eyes.
- 5 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/SAIL-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 5 November 2018

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www.income.com.sg/AdviserConnect



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