



# INVEST

— in —

## your future

# VivoLink

INVESTMENT-LINKED PLAN

Coverage while you build your wealth.  
Flexible features at a regular premium.

Purchasing your first car, getting married, buying your first home, welcoming your first child, planning for your children's education, preparing for your comfortable retirement — you'll have different financial goals at different stages in your life. VivoLink is a flexible investment-linked plan that gives you the opportunity to earn potentially better returns for the milestones in your life while providing insurance protection at the same time.

## Why is it good for me?

- 1 **Choose any number of available funds<sup>1</sup> from a wide range** designed to suit your every need
- 2 **Low annual management fees<sup>2</sup>** improves potential returns
- 3 **Free unlimited fund switches<sup>3</sup>**
- 4 **Comprehensive insurance protection** includes accidental death coverage<sup>4</sup>
- 5 **Premiums waived upon retrenchment<sup>5</sup>**

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## Wide range of funds to suit your every need

Find and choose funds that best match your goals, especially with our very own Aim Series, a selection of funds that gives you the choice to decide how much and how long you want to invest to meet your financial objectives.

## As flexible as you need

Things can change in life and you have to adapt. VivoLink gives you the freedom to change the amount you want to invest each time, to top up your investment with a lump sum or to withdraw<sup>6</sup> some of your investments — as often as you wish. You also have the flexibility of switching<sup>3</sup> your investments between available funds at no charge.

## Low annual management fees

Our annual management fees<sup>2</sup> are about 35% lower than other funds in the market<sup>7</sup> so you can be rest assured that more of your savings are working hard for you. The potential returns on your investment are thus improved.

## Fund management expertise

After you decide which funds to invest in, you can relax knowing that our team of experienced investment professionals are continuously monitoring each fund and taking care of your investment. Various Income's investment funds have consistently attained Lipper Leader ratings<sup>8</sup> over the years — funds that rank in the top performing 20% among similar funds.

## Comprehensive coverage

VivoLink protects you in the event of death, total and permanent disability (TPD before age 70), accidental death<sup>4</sup> and even dread diseases<sup>9</sup> at no additional charge. Enjoy greater peace of mind as you build your wealth.

## 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).

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## How VivoLink helps you accumulate your wealth

Mr Lee, age 30, is looking for an investment-linked plan to grow his investments. He signs up for VivoLink and chooses to start his plan at \$500 a month. Mr Lee would also like to top-up a lump sum amount of \$2,500 per year for 20 years, starting from the beginning of the first policy year, to grow his investments further.

Monthly premium		\$500
Regular yearly top-up (20 years, starting from beginning of first policy year)		\$2,500 per year
Total illustrated cash value (at age 65)	Non-guaranteed investment return: 4% p.a.	\$435,602 <sup>10</sup>
	Non-guaranteed investment return: 8% p.a.	\$1,034,289 <sup>10</sup>

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

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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](http://www.income.com.sg).

### Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1122



**CLICK** [www.income.com.sg](http://www.income.com.sg)

### IMPORTANT NOTES

- 1 There is a minimum requirement on the amount allocated into each selected fund upon each premium payment.
- 2 The annual management fee is not the same for all funds. Please refer to their respective Product Highlights Sheets for the annual management fees as well as other fees and charges.
- 3 Minimum switch amount is currently set at \$1,000 each time. There is no limit to the number of switches per year. There are currently no charges for fund switching.
- 4 Accidental death benefit is payable only if insured's death happens within 365 days of the accident.
- 5 If you are retrenched and are not able to find employment for three continuous months, you can choose not to pay the premiums for up to 24 months. VivoLink policy must be valid and in force for at least 6 months from the date we issue the policy, or include or increase any benefit (whichever is latest), with at least 6 months of premiums paid. The retrenchment benefit can only be claimed once.
- 6 Withdrawal amount must be at least \$500. After withdrawal, the policyholder needs to hold a minimum of \$1,750 worth of units under each selected fund or \$3,500 worth of units across all funds under the policy. These limits are not guaranteed, and are subject to revision by Income.
- 7 Other funds in the market refer to investment-linked plan (ILP) sub-funds excluding Income's funds. The average annual management fee is calculated using annual management fee (maximum or actual) data from Morningstar and its content providers.  
© 2018 Morningstar. All Rights Reserved. This information: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.
- 8 You may visit [www.fundsingapore.com](http://www.fundsingapore.com) for more information on Lipper Leader ratings and how our funds rank.
- 9 We will not pay this benefit if the insured was diagnosed with the disease within 90 days from the date we issue the policy, or include or increase any benefit (whichever is latest) for major cancers, heart attack of specified severity, coronary artery by-pass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease.
- 10 The figures are based on illustrated investment returns of 4% per annum and 8% per annum respectively. The two rates of return used are before deducting the annual management fees of the funds. They are purely for illustrative purposes and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested.

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## IMPORTANT NOTES

This information is not to be construed as an offer or solicitation for the subscription, purchase or sale of any investment-linked plan (ILP) sub-fund. The information and descriptions contained in this material are provided solely for general informational purposes and do not constitute any financial advice. It does not have regard to the specific investment objectives, financial situation and particular needs of any persons.

Investments are subject to investment risks including the possible loss of the principal amount invested. Past performance, as well as the prediction, projection or forecast on the economy, securities markets or the economic trends of the markets are not necessarily indicative of the future or likely performance of the ILP sub-fund. The performance of the ILP sub-fund is not guaranteed and the value of the units in the ILP sub-fund and the income accruing to the units, if any, may fall or rise. A product summary and product highlights sheet(s) relating to the ILP sub-fund are available and can be obtained from your insurance adviser. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/VivoLink-policy-conditions.pdf](http://www.income.com.sg/VivoLink-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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information is correct as of 5 November 2018