



# EMPOWER — your — Wealth

## Smart Secure

SAVINGS PLAN

Enjoy convenience with one time commitment.  
Cover the yearly premiums of a specified savings plan with your cash benefits.

Discover the seamless experience of saving for your dreams with Smart Secure. You can enjoy guaranteed yearly cash benefits<sup>1</sup> after the first policy year, a maturity benefit<sup>2</sup> and insurance protection at the same time while you save. You can also cover the yearly premiums of a specified savings plan<sup>3</sup> with your cash benefits and maturity benefit from Smart Secure, enjoying the convenience it offers.

### Why is it good for me?

- 1 **Guaranteed yearly cash benefits<sup>1</sup> from the end of 1<sup>st</sup> policy year** with a single premium commitment
- 2 Flexibility to use the cash benefit for **automatic premium payment** for a specified savings plan<sup>3</sup>
- 3 Enjoy **protection as you save**
- 4 **Capital is guaranteed<sup>4</sup>** in the form of yearly cash benefits<sup>1</sup> and maturity benefit<sup>2</sup>
- 5 **Guaranteed acceptance** regardless of health condition

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## Pay in a single premium

With Smart Secure, you only need to pay a one-time single premium, making saving easy and convenient.

## Guaranteed yearly cash benefit

Smart Secure comes with a guaranteed yearly cash benefit<sup>1</sup> equal to 25% of your sum assured. This cash benefit will be paid yearly from the end of the 1<sup>st</sup> to 3<sup>rd</sup> policy year. You can choose to use the amount to fund the premiums of a specified savings plan<sup>3</sup> or receive as a payout to spend as you wish.

## Maturity benefit

At the point of policy maturity after 4 years, you can receive a maturity benefit<sup>2</sup> equal to 25% of your sum assured.

## Capital guaranteed in the form of cash benefits and maturity benefit

If Smart Secure is held until the maturity date with no policy alterations or claims made, you can get back at least all the premiums paid in the form of guaranteed cash benefits<sup>1</sup> and the guaranteed maturity benefit<sup>2</sup>.

## Application made easy

With Smart Secure, 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.

## Enjoy protection as you save

Smart Secure provides you with coverage<sup>5</sup> for death and total and permanent disability (TPD before age 70) so you can save with a peace of mind.

## 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 Smart Secure helps you empower your wealth

Mr Tan, age 40, decides to start planning for his early retirement by signing up for RevoSecure with a sum assured of \$108,405 and pays \$20,000 for the first year premium. The policy has a 5 year premium term and will mature in 10 years.

As he wants to ensure his RevoSecure premiums are taken care of, he decides to purchase Smart Secure with a single premium of \$78,000 and sum assured of \$80,000. Using the guaranteed yearly cash benefit<sup>1</sup> and maturity benefit<sup>2</sup> (of \$20,000 each) from Smart Secure to fund the remaining premiums of RevoSecure, he enjoys the convenience and seamless experience of saving. When the Smart Secure policy matures in 4 years, the premiums for RevoSecure would be fully paid, and Mr Tan can look forward to his dream of early retirement.

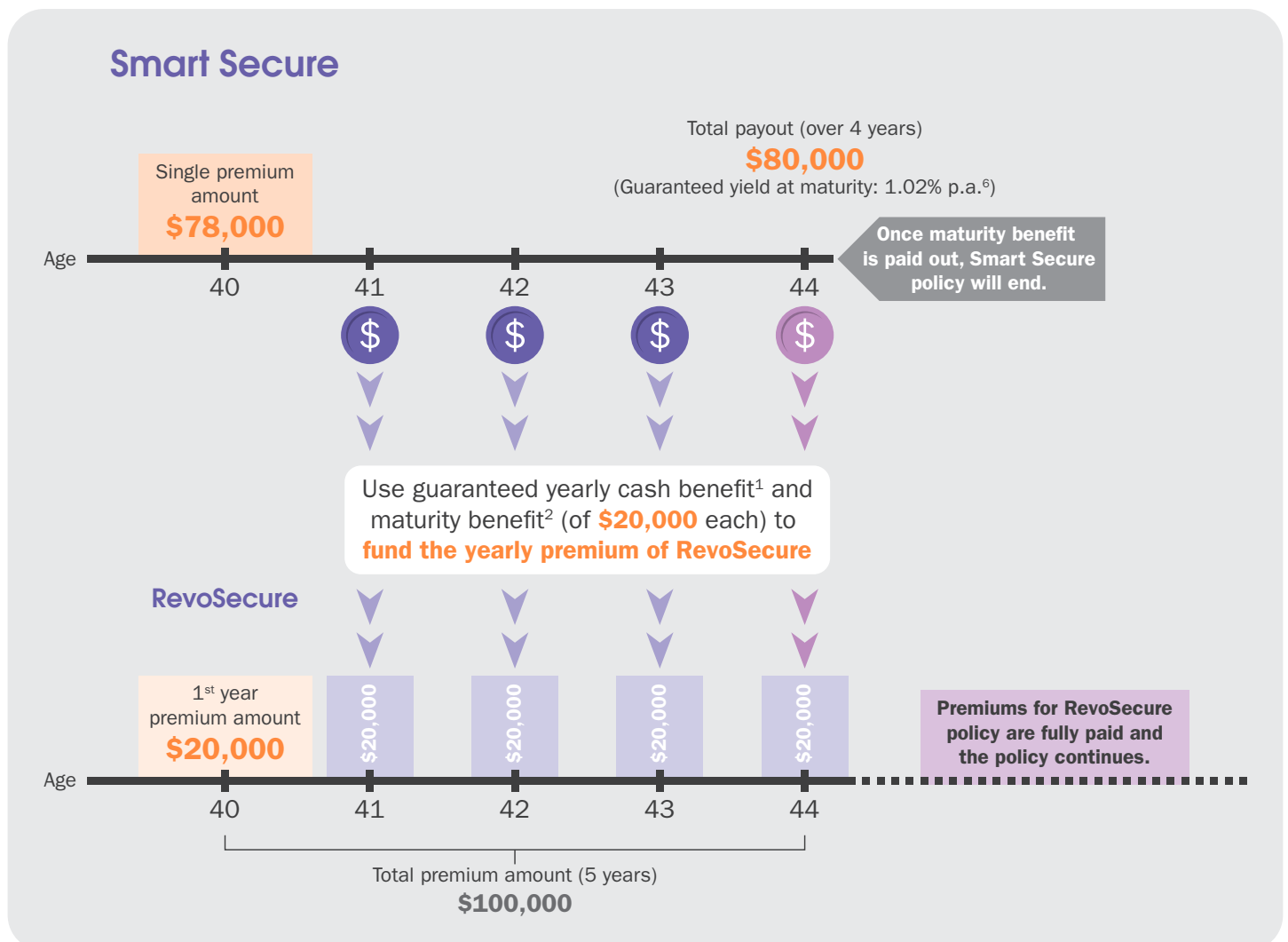


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

# Smart Secure

## 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).

### IMPORTANT NOTES

- 1 You will start to receive 25% of your sum assured as your yearly cash benefit starting from the end of the 1st policy year till the end of the 3rd policy year. These cash benefits are paid as long as the insured is still alive and the policy has not ended.
- 2 If the insured survives at the end of the policy term and this policy has not already ended, we will pay 25% of the sum assured. If you have chosen to fund the premiums of a specified savings plan, the maturity benefit will be used to fund premiums of the specified savings plan instead. This policy will end when we make this payment.
- 3 Specified savings plan means the savings plan to be funded by the cash benefit of this policy. The savings plan must meet all of the following conditions:
  - the payment term is 5 year(s);
  - the payment mode is yearly;
  - it has no rider(s) attached; and
  - the policy entry date is not backdated.Eligible specified savings plan are Limited Pay RevoSave, RevoRetire and RevoSecure. We may review and change the eligible specified savings plan from time to time.
- 4 Capital guarantee on the condition that the policy is held until the maturity date with no policy alterations or claims made during the entire policy term. You can get back at least all the premiums you have paid in the form of guaranteed cash benefits and guaranteed maturity benefit.
- 5 Smart Secure pays out 105% of the sum assured (less all cash benefits paid) in the event of the insured's death or total and permanent disability (TPD before age 70).
- 6 The guaranteed return of 1.02% p.a. will be paid out at the end of the policy term, provided that the insured survives at the end of the policy term, with no policy alterations or claims made during the entire policy term.





This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/smart-secure-policy-conditions.pdf](http://www.income.com.sg/smart-secure-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 16 July 2019

### 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)