

Aim Series

Investment decisions made simple. Investment decisions done right.

Whichever stage you are in life, you'll always look forward to the next; whether it's to get married, have a child, purchase a new home, buy a car, retire or simply enjoy the life you've always dreamt of.

Aim Series is a range of 5 investment funds that helps you to achieve each milestone in your life. It takes the complexity of investment away from you, leaving you free to dream and plan for the next stage in your life.

With Aim Series, you're free to choose a plan to best meet your needs depending on when you plan to reap the benefits: Aim Now; Aim 2015; Aim 2025; Aim 2035 or Aim 2045.

Taking the complexity out of investing for you

Making sure that your investment decision is sound can be difficult. Aim Series allows you to do this with ease and simplicity. All you have to do is to focus on your dreams and goals and Aim Series will do the rest by providing you with a hassle-free solution.

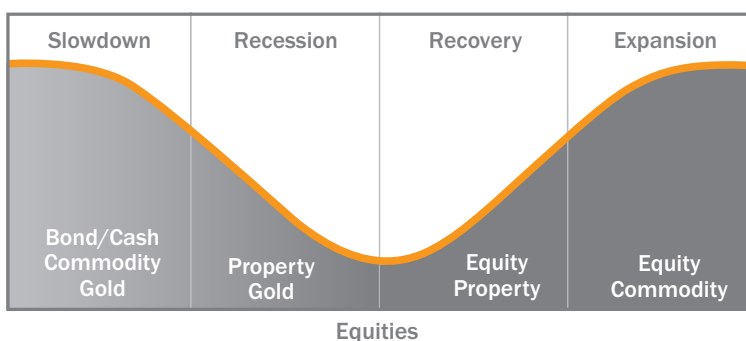
Regardless of the fund you choose, you can benefit from 3 key areas which aim to help you maximise your potential returns, while at the same time ensuring that your investment risks are well-managed.

1. Asset allocation decisions made easy

Deciding on the right asset mix is an important part of your investment strategy. Aim Series has a team of experienced investment professionals to do this for you. With our knowledge of the various asset classes, we can help you to choose the right assets to invest in at different stages of your life.

2. Helping you to invest according to the market cycle

Besides choosing the right asset mix, understanding the behaviour of each asset class in different market cycles is equally important. This is because at different points of the market cycle, certain asset classes tend to do better than the others, as shown in the chart below.



This chart is for illustration purposes only.

With our expertise in understanding the markets, we can help you manage your investment to maximise your opportunities regardless of the market environment.

2 ways to invest in Aim Series:

- **GrowthLink - A Single Premium Plan**
- **VivoLink - A Regular Savings Plan**

Get in touch

MEET
your insurance adviser today

CALL
our hotline at **6788 5515**

CLICK
on www.income.com.sg

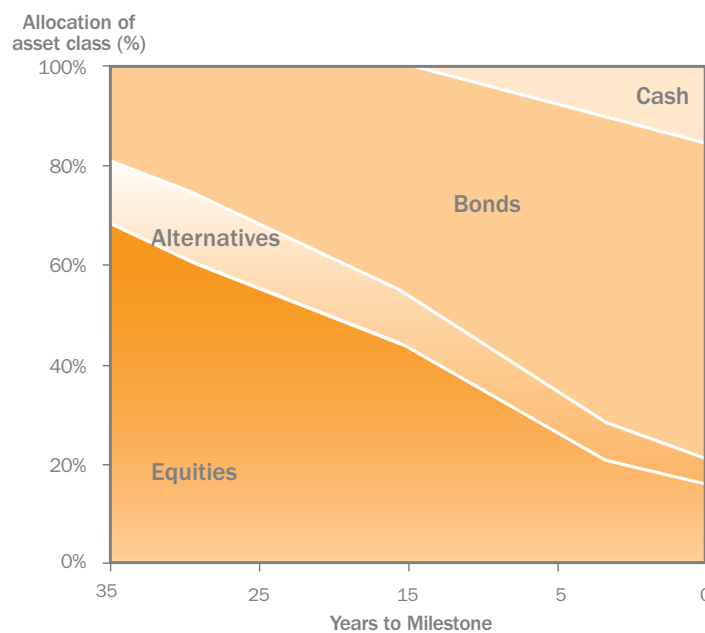
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3. Dynamically managed according to your investment stage

Aim Series is dynamic, constantly rebalancing as you move along the timeline to your milestones.

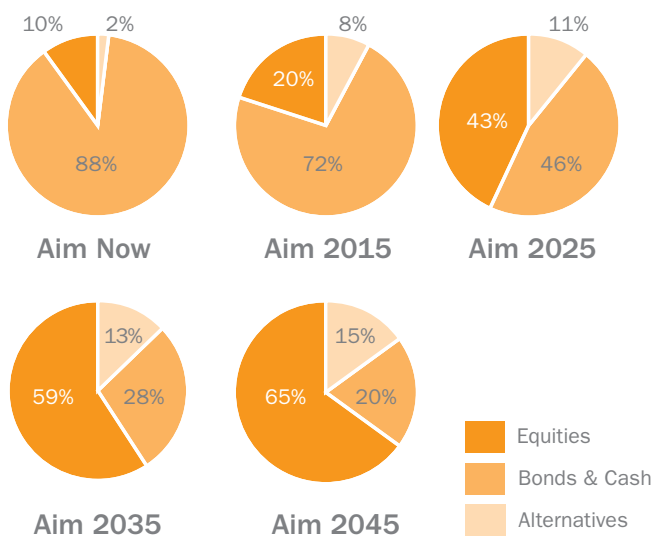
As you approach your milestones, your investments will include more conservative income assets, such as bonds and cash, and less of potentially volatile growth assets such as equities and other alternative assets. With this mix, you can limit your risks, while gaining potential returns to meet your financial target.

This chart shows how your investment mix will change as you progress towards your milestone.



Where will the funds invest in?

Aim Series allows you to invest in equities, bonds and other assets, such as commodities and property. The chart below shows the indicative asset allocation of each fund at inception.



	Aim Now	Aim 2015	Aim 2025	Aim 2035	Aim 2045
Equities	10%	20%	43%	59%	65%
Global	3%	6%	15%	18%	20%
Asia	4%	6%	15%	23%	25%
Singapore	3%	5%	7%	10%	10%
Emerging Markets	-	3%	6%	8%	10%
Bonds & Cash	88%	72%	46%	28%	20%
Global bonds	20%	23%	23%	18%	10%
Asian bonds	15%	15%	13%	10%	10%
Singapore bonds	28%	24%	10%	-	-
Cash	25%	10%	-	-	-
Alternatives	2%	8%	11%	13%	15%
Property	-	4%	7%	8%	8%
Commodities	2%	4%	4%	5%	7%
Total	100%	100%	100%	100%	100%

Source: Schroders as of 7 August 2009

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Count on our expertise

NTUC Income is one of the largest insurers in Singapore. Its highly qualified team manages its funds with a long-term value approach ensuring that each Aim Series fund achieves its goals as it approaches the target date.

To further enhance the performance of your investments, we have selected Schroders Investment Management Limited (“Schroders”) as our strategic partner for the Aim Series.

You have two ways to invest in the Aim Series

You can take advantage of the Aim Series through VivoLink, a regular savings plan, if you want to set aside money on a regular basis, or through GrowthLink, a single premium plan, if you already have a lump sum to kick-start your investment.

IMPORTANT NOTES

This leaflet is not to be construed as an offer or solicitation for the subscription, purchase or sale of any Investment-Linked Plan (ILP) 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 fund. The performance of the ILP fund is not guaranteed and the value of the units in the ILP fund and the income accruing to the units, if any, may fall or rise. A product summary relating to the ILP fund is available. A potential investor should read the product summary before deciding whether to subscribe for units in the ILP fund.

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