

Classic Annuity/ Guaranteed Life Annuity Single Premium Plan

ntuc
Income
made different

Enjoy your golden years. Let your finances be the least of your worries.

Your retirement should be the best days of your life. To live in comfort and ease after retiring, you need financial stability and independence. You can have that and more with NTUC Income's Annuity Plans, retirement plans that allow you to use your CPF savings as well as offer you a regular income after you retire.

Maintain your lifestyle

Life would be a breeze even after retirement with the regular payouts that NTUC Income's Annuity Plans provide. Enjoy peace of mind knowing that this income is guaranteed during your lifetime. This lifetime guarantee is of great importance to ensure that your lifestyle is not compromised by increasing longevity. Life expectancy for males and females are 81¹ and 84¹ years respectively as of year 2009. And life expectancy is expected to increase. This regular income can pay for living expenses, annual vacations and even hobbies you choose to pursue in your retirement years.

Feel safe and secure

Your nest egg is well-protected with NTUC Income's Annuity Plans, as your savings will be secured in the event of death or surrender of your policy.

Enjoy attractive annuity rates

Make your savings work hard for you. Enjoy an annual projected bonus rate of 2% p.a.².

Illustration is based on male aged 55 who invests \$131,000 with draw down age at 65.

Age	Monthly Annuity			Projected Accumulated Payout ³ from age 65
	Guaranteed	Non-Guaranteed ³	Total Payout ³	
65	\$784.70	\$171.95	\$956.65	\$11,479.80
70	\$784.70	\$271.50	\$1,056.20	\$72,415.80
75	\$784.70	\$381.40	\$1,166.10	\$139,692.00
80	\$784.70	\$502.75	\$1,287.45	\$213,968.40
85	\$784.70	\$636.75	\$1,421.45	\$295,975.80
90	\$784.70	\$784.70	\$1,569.40	\$386,520.00

Experience great flexibility

Annuity payment frequency can change according to individual's needs. Annuitants can choose to receive their regular income on a monthly, quarterly, half-yearly or yearly basis for their lifetime. Annuitants can also choose the payment mode according to their needs.

Classic Annuity (Deferred)

- Pay your NTUC Income's Classic Annuity premiums with cash or CPF, under the CPF Minimum Sum Scheme (MSS)⁴, CPF Minimum Sum Plus Scheme (MSPS)⁴ or Supplementary Retirement Scheme (SRS).

Benefits at a glance

- **Maintain your lifestyle**
 - Receive regular income in your retirement years
- **Attractive annuity rates**
 - Enjoy an annual projected bonus rate of 2% p.a.²
- **Experience greater flexibility**
 - Choose our annuity payment frequency and mode according to your needs

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at **6788 5515**

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Classic Annuity/Guaranteed Life Annuity

Guaranteed Life Annuity (Immediate or deferred)

- Guaranteed Life Annuity can be purchased using cash, SRS or CPF savings.
- Immediate annuity option is also available for purchase using CPF MSS and MSPS. For this case, the annuitant's age must meet CPF's prevailing draw down age requirement.

IMPORTANT NOTES

¹ Source: www.singstat.gov.sg/pubn/popn/lifetable06-09.pdf

² The projected bonus rate of 2% p.a. is not guaranteed.

³ The projected payout benefits are based on a level of bonus rates deemed supportable based on the assumption that the life insurance fund earns a projected rate of returns of 5.25% p.a. in the future. Bonus rates used for the illustration are not guaranteed and the actual benefits payable may vary according to the future experience of the Life Participating Fund.

⁴ CPF minimum sum for members turning 55 years old between 1 July 2011 and 30 June 2012 is \$131,000. For annuities purchased under CPF Minimum Sum Scheme, the age at which annuity payment commences should correspond to the required minimum draw down age of each CPF member, which ranges from ages 62 to 65. The actual draw down age depends on the date of birth of each member.

This leaflet is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Information is correct as of 9 June 2011