

# DreamSaver Regular Savings Plan

## A short term savings plan to make your dreams come true.

Secure your dreams and turn them into reality with 5 years of premiums.

DreamSaver. A regular premium endowment plan to make your dreams come true.

With premium payment term of 5 years and a policy term of 8 or 10 years, DreamSaver offers a simple disciplined approach to cater to your different lifestyle needs. It also gives you the flexibility of monthly cash coupon<sup>1</sup> payouts from the 6th policy year, providing liquidity while achieving your saving goals.

### A short 5-year premium payment term

DreamSaver offers you a short-term disciplined savings approach to realise your dreams. With a 5-year premium payment term, you can fulfil your dreams with your chosen policy term of 8 or 10 years.

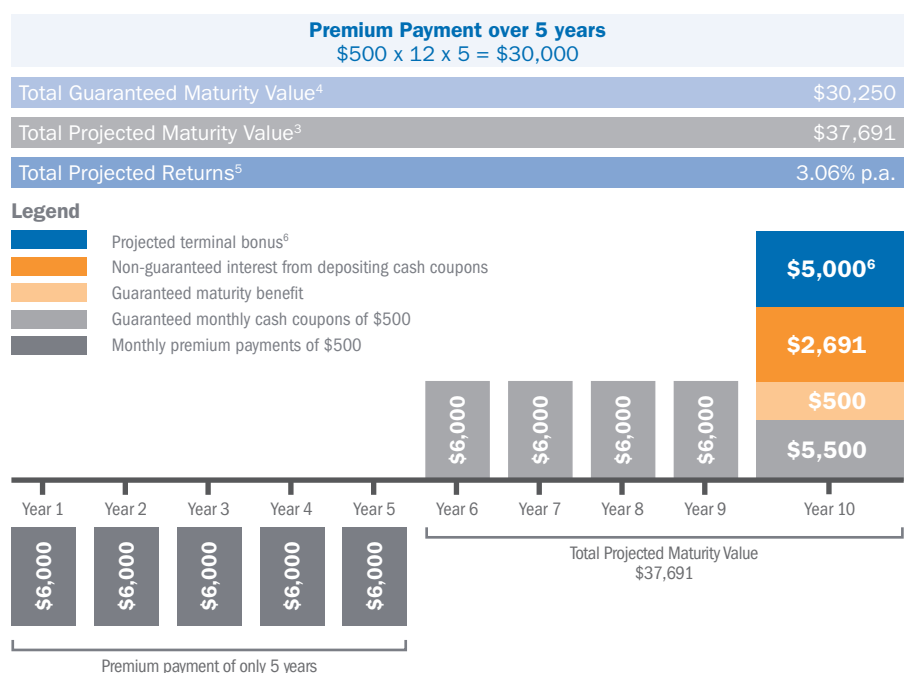
### Guaranteed monthly cash coupon<sup>1</sup> payouts

DreamSaver also provides you with guaranteed monthly cash coupon<sup>1</sup> payouts from the 6th policy year, providing liquidity while you achieve your saving goals.

### How DreamSaver works for you

Mr Tan, age 30, decided to purchase an endowment plan to save up for his dream apartment down-payment. He has decided to sign up for DreamSaver, with a monthly premium of \$500, a policy term of 10 years, and deposits the monthly cash coupons with NTUC Income at a non-guaranteed interest rate of 3.5% p.a.

At age 40, Mr Tan will have a projected maturity value<sup>3</sup> of \$37,691 to pay for his dream apartment down-payment.



Note: From the 6th policy year (end of the 61st policy month), cash coupon (of an amount equal to the premium for one month) will be paid out at the end of each policy month if the Insured survives. The guaranteed cash coupons will be payable from the 61st to the 119th policy month. Upon maturity, the total projected maturity value will be paid in one lump sum.

### Benefits at a glance

- A short 5-year premium payment term
- Choice of 8 or 10 years policy term
- Guaranteed monthly cash coupon<sup>1</sup> payouts from 6th policy year
- Application made easy with simplified underwriting
- Option to convert to annuity<sup>2</sup> upon maturity

### Get in touch

**MEET**  
your insurance adviser today

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

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

## DreamSaver

### Savings and Protection in one plan

DreamSaver provides you with Death and Total and Permanent Disability<sup>7</sup> coverage (TPD coverage ceases at age 65) in the midst of your savings.

### Application made easy with simplified underwriting

Now you can apply for DreamSaver without going through the hassle of medical check-ups. With our hassle-free application, you can start to turn your dreams into reality.

### Option to convert to annuity<sup>2</sup> upon maturity

To help to build up your retirement nest, you may choose to convert to an annuity<sup>2</sup> upon maturity of your policy.

#### IMPORTANT NOTES

- <sup>1</sup> The monthly cash coupon (of the same value as the premium paid for one month), commencing from the 61st policy month onwards, are payable at the end of each month if the insured survives for 35 policy months for an 8-year policy term and 59 policy months for a 10-year policy term if the Insured survives.
- <sup>2</sup> Converting DreamSaver to an immediate annuity or deferred annuity is subject to terms and conditions, and the type of annuity plans and rates available at the time of conversion.
- <sup>3</sup> Total Projected Maturity Value is non-guaranteed and is projected based on the assumption that the Life Participating Fund earns an average return of 5.25% per annum in the future. As returns are projected based on estimated bonus rates that are not guaranteed, the actual benefits payable may vary according to the future experience of the Life Participating Fund.
- <sup>4</sup> The Guaranteed Maturity Value is equal to 100% of the total premiums paid and the minimum terminal bonus (0.5 times the monthly premiums) less the total cash coupons paid and any loan and debt.
- <sup>5</sup> The yield is projected based on the assumption that the Life Participating Fund earns an average return of 5.25% per annum in the future. Returns are projected based on estimated bonus rates that are non-guaranteed. The actual yield may vary according to the future performance of the Life Participating Fund.
- <sup>6</sup> Bonus rates are not guaranteed and the actual benefits payable may vary according to the future experience of the Life Participating Fund. Although the final amount of terminal bonus payable at maturity is not guaranteed, it will never be less than 0.5 times of the monthly premium.
- <sup>7</sup> Total and Permanent Disability benefit is payable only if it occurs before the Insured reaches the age of 65.

This brochure 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 1 October 2010