

RevoSave Regular Savings Plan

ntuc
Income
made different

Ultimate flexibility with cash benefit you can enjoy. That's the Income difference.

Is it possible to save, spend and enjoy coverage all at the same time? RevoSave. Save. Spend. Insure.

Here's how most insurance product usually works. You set aside an amount for the future and only get to enjoy the benefits at the end of its term, usually many years later.

With RevoSave, things are different. That's because it's so much more than just an insurance product. We give you a flexible savings scheme and present you with guaranteed yearly Cash Benefits¹, bonuses² and the added benefit of protection.

Range of premium payment terms

RevoSave offers you a range of premium payment terms. You can choose your premium payment periods over 5, 10 or 15 to 25 years to cater to your savings needs.

Guaranteed Acceptance³

When you sign up for RevoSave with premium payment term of 5 or 10 years, you will be granted guaranteed acceptance regardless of your health condition³.

Guaranteed Cash Benefit

If you have a RevoSave policy with us, you'll receive a guaranteed Cash Benefit equal to 5% of your sum assured yearly after 2 years¹. Think of it as an extra bonus. This, you can choose to save or withdraw. Here are your options:

Save and earn interest

If your money needs safekeeping, we'll help you to keep it safe. Not only will you enjoy flexible terms, you'll also receive attractive interest rates for your Cash Benefits of up to 3.5%⁴ p.a.

Withdraw and enjoy your Cash Benefit

This money is yours to enjoy if you withdraw it. Spend it as you please on whatever you wish, or put it to work.

Insure against death and disability

Growing wealth is only part of what we do. We're known for safeguarding you, and your livelihood. RevoSave provides comprehensive coverage for Death and Total and Permanent Disability (TPD before the age of 65).

Benefits at a glance

- **Range of premium payment terms**
- **Guaranteed Acceptance³**
- **Guaranteed Cash Benefits**
 - Receive 5% of sum assured yearly after 2 years¹
- **Options to save or spend your Cash Benefits**
 - Earn up to 3.5%⁴ p.a. with a flexible savings scheme
 - Withdraw and enjoy
- **Comprehensive protection against Death and Permanent Disability (TPD before age 65)**

Get in touch

 **MEET**
your insurance adviser today

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

 **CLICK**
on www.income.com.sg

RevoSave

IMPORTANT NOTES

- ¹ Each yearly Cash Benefit is payable starting from the 2nd policy anniversary and continues only if insured is still alive and policy has not ended.
- ² Bonuses are not guaranteed and may vary according to the future experience of the Life Participating Fund.
- ³ Guaranteed acceptance is only applicable for premium payment period of 5 or 10 years, for sum assured of up to \$200,000. In the event of a claim during the first 3 policy years, benefit payable is revised to be up to 105% of all net premiums paid, and 100% of bonuses if applicable.
- ⁴ Interest rate is not guaranteed. Prevailing interest rate at the point of deposit as determined by NTUC Income will apply.

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. Please visit www.income.com.sg to read a copy of 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 7 May 2012