

# SAIL Savings Plan

**ntuc**  
**Income**  
made different

## Start planning for your retirement today.

It doesn't matter if you are in your 20s or 30s. When it comes to your retirement, starting early is essential to realise your dream retirement. The earlier you start saving, the more time you have to accumulate your retirement nest egg. By having a plan now, you don't have to worry about your retirement income.

SAIL is a savings plan that allows you to choose your desired retirement age and provides you with regular payouts to fund your retirement lifestyle. This helps you get ready for a smooth-sailing retirement.

### Flexibility to choose your retirement age<sup>1</sup>

SAIL gives you the flexibility to select your desired retirement age while meeting your need for potential return. With a disciplined savings approach, you can enjoy a potential yield of up to 5.07%p.a.<sup>2</sup> For the first timers who aspire to start retirement planning early to build up their retirement nest egg, they can choose to purchase a regular premium SAIL plan.

Single premium SAIL plan is also available for individuals in their mid-life phase, so it's never too late to start planning for their retirement.

### Options to enjoy your returns at the end of accumulation period<sup>3</sup>

At the end of your accumulation period, SAIL gives you the flexibility to utilise your returns. You can choose to receive an attractive stream of income over 20 years, or for liquidity, you can choose to receive a lump sum or partial payout of your policy.

### Protection as you save

SAIL provides you with insurance coverage for Death and Total and Permanent Disability (TPD coverage ceases at age 65) as you save.

For added peace of mind and to protect your retirement income, you may purchase a rider to waive future premiums in the occurrence of insured events.

### Application made easy<sup>4</sup>

Now, you can apply for SAIL without the hassle of a medical check-up. With our hassle-free application, you can be ready for your retirement.

### Benefits at a glance

- **Flexibility to choose from a range of retirement ages<sup>1</sup>**
- **Enjoy potential yield of up to 5.07%p.a.<sup>2</sup>**
- **Receive regular payouts for 20 years upon retirement**
- **Protection as you save**
- **Easy application with simplified underwriting<sup>3</sup>**

### 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)

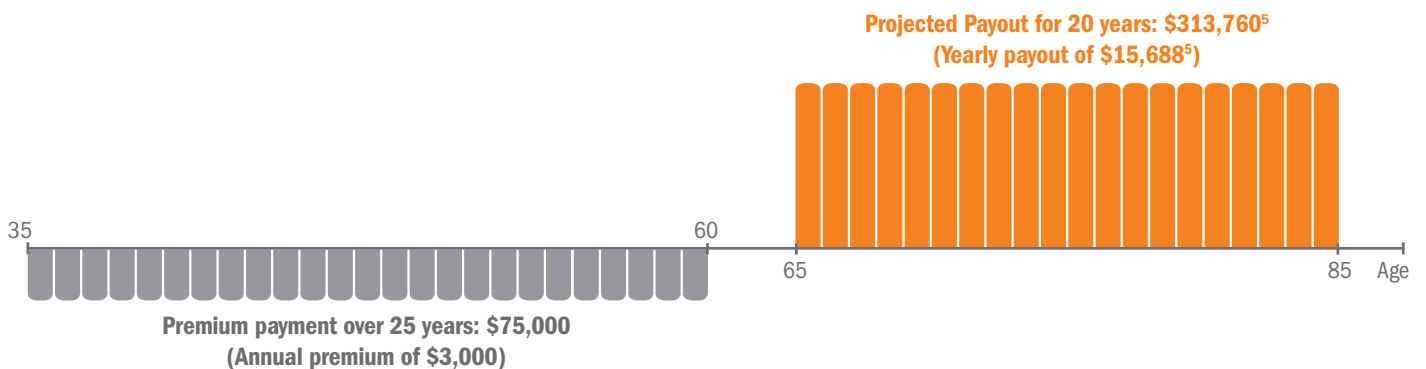
# SAIL

## How SAIL works for you

### Regular Premium SAIL Plan

Mr Tan, age 35, decides to start building his retirement nest egg, and signs up for regular premium SAIL plan with an accumulation period of up to age 65. The yearly premium of \$3,000 will be payable till age 60.

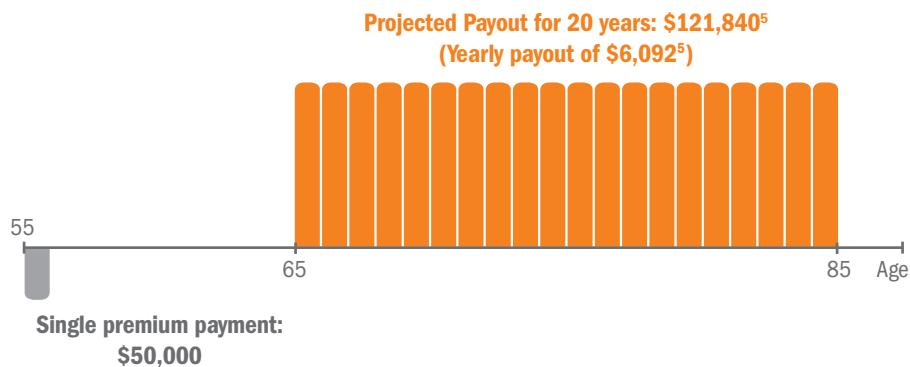
At age 65, Mr Tan decided to convert his SAIL policy into regular income until age 85.



### Single Premium SAIL Plan

Mr Lee, age 55, who is in his mid-life phase decides to supplement his retirement income. He signs up for single premium SAIL plan with a single premium of \$50,000 and an accumulation period of 10 years.

At age 65, Mr Tan decided to convert his SAIL policy into regular income until age 85.



The figures used in the above diagram are for illustrative purpose only.

#### **IMPORTANT NOTES**

- <sup>1</sup> For regular premium SAIL plan, policyholder can choose among 4 retirement ages of 55, 60, 65 or 70 (last birthday). For single premium SAIL plan, policyholder can choose accumulation of up to age 55, 60, 62 or 65 (last birthday), or accumulation period of 10, 15, 20 or 30 years.
- <sup>2</sup> The projected yield of 5.07%p.a. is based on male, age 35 who saves with regular premium SAIL plan, with an accumulation period up to age 65 and a yearly premium of \$3,000 payable till age 60. Returns are not guaranteed. The figures used are for illustrative purpose only.
- <sup>3</sup> The accumulation period for regular premium SAIL plan is defined as the period starting from policy commencement up to retirement age of 55 / 60 / 65 / 70 (last birthday), whichever was chosen.
- <sup>4</sup> For regular premium SAIL plan, medical check-up is not required if the policyholder only applies for basic plan with annual premium up to \$24,000. For single premium SAIL plan, medical check-up is not required for saving amounts up to \$100,000.  
The accumulation period for single premium SAIL plan is available from 10 to 30 years. You can choose a fixed period of 10, 15, 20, 25 or 30 years or up to retirement age 55, 60, 62 or 65 (last birthday).
- <sup>5</sup> The total payout is not guaranteed. It is projected based on the assumption that the Life Participating Fund earns a long-term average return of 5.25% per annum in the future. Returns are projected based on estimated bonus rates that are non-guaranteed. The actual conversion value & total payout may vary according to the future performance of the Life Participating Fund.

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](http://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 3 January 2011