

VivoLink Regular Savings Plan

ntuc
Income
made different

Potentially higher returns with low annual fund management fees. That's the Income difference.

No saving is too small, no dream is too big.

VivoLink is an Investment-Linked Plan that gives you better returns and wider coverage.

No matter how big your dream – whether it's to buy a home, purchase a car or retire in style, VivoLink helps to make it happen if you put aside even just a small amount of money each month. Of course, the earlier you start saving for that goal in your life, the lesser you'll need to get to it.

With a wide range of funds to choose from, VivoLink lets you control how you want your savings to grow over time. You can choose to invest in our Aim Series, a selection of funds that gives you the flexibility to decide how long and how much you want to save to meet your financial goal.

Now, your savings can bring you closer to your goals

For as little as \$150 investment a month, you can start planning for the important milestones in your life. A small amount put aside regularly will go a long way in helping you achieve your financial goal. Here's how you can achieve more with less by starting your savings plan today.



The above illustration assumes a rate of return of 5% p.a. on the investment amount. Returns are not guaranteed.⁵

All the choices you can wish for

Whatever milestone you're preparing for, VivoLink gives you the flexibility to choose the funds that best match your financial goal for that particular stage in your life.

Depending on how much risk you are willing to take, you can choose the relatively stable Aim Series for potentially higher returns over the long-term, or our Global Managed Funds for medium to long-term capital growth. With an extensive range of funds to choose from, you are sure to find the right fund to suit your needs.

What's more, there is no limit on the number of available funds¹ you can choose under one policy.

Our expertise is your assurance

Our team of experienced investment professionals and carefully selected external fund managers continuously monitor each fund, so you can relax knowing your investment is taken care of.

Our investment funds have attained consistently good ratings over the years. We even obtain the best representation among the Lipper Leader categories. Lipper Leaders are funds that rank top 20% in performance among other similar funds in the comparison.

Benefits at a glance

- **Low fund management fees so that more of your money is invested**
- **Wide range of funds to suit your every need – with the freedom to choose any number of available funds¹**
- **Unlimited fund switches² – free of charge**
- **Comprehensive coverage for Death, Total and Permanent Disability (TPD before age 65)³, Accidental Death and Dread Diseases⁴**
- **Coverage up to 20 times your annual premium in the event of Accidental Death**
- **Professional fund management expertise**

Get in touch

 **MEET**
your insurance adviser today

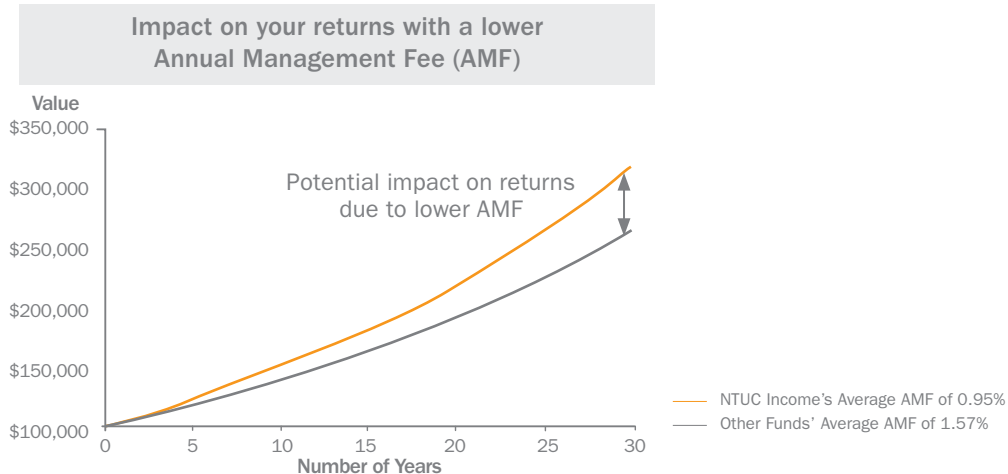
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our hotline at **6788 5515**

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on www.income.com.sg

VivoLink

Investing more of your money by taking less for ourselves

We deliberately keep the annual fund management fees for our funds as much as 40% lower than other funds in the market⁶, so that more of your money is actually invested, improving the potential of your returns. This way, we make your savings work even harder for you.



The above illustration is based on an investment amount of \$100,000. The value of the investment is computed based on an assumed rate of return of 5% p.a. on the investment amount, less the AMF. Returns are not guaranteed.

Source: Morningstar, as of 31 March 2010.⁶

As flexible as you want it to be

We understand that it's not easy to plan for the future. Whether you're preparing for a personal milestone or simply protecting yourself from a sudden shift in your finances, it's important to be able to adapt to what happens in the market.

That's why VivoLink gives you the freedom to change the amount you want to save each time, to top-up your investment with a lump sum or to withdraw⁷ some of your investments - as often as you wish. You'll also enjoy the flexibility of switching² your investments among our available funds at no charge.

We have you thoroughly covered

Unlike most other Investment-Linked Plans, VivoLink keeps you protected from Death, Total and Permanent Disability (TPD before age 65)³, Accidental Death and even Dread Diseases⁴, at no additional charge. In the event of Accidental Death, your coverage increases to up to 20 times your annual premium. With such extensive coverage, you can enjoy greater peace of mind.

IMPORTANT NOTES

- ¹ There is a minimum requirement on the amount allocated into each selected fund upon each premium payment.
- ² Minimum switch amount is nominal amount of \$1,000 each time. No limit to the number of switches per year.
- ³ Total and Permanent Disability (TPD) is payable only if it occurs before the insured reaches age 65. Maximum total TPD benefit payable on the same life is \$2 million, inclusive of TPD benefit payable by other policies issued by NTUC Income. Benefit payable is subject to a maximum of \$1 million each year, any balance will be paid one year later.
- ⁴ Upon diagnosis of a specified Dread Disease (DD), the insured can choose to surrender the policy and get a minimum DD surrender benefit with no surrender penalty.
- ⁵ Returns are not guaranteed. Figures used in the illustration are rounded off to the nearest ten. Please refer to the Benefit Illustration for exact figures.
- ⁶ Other Funds refer to Investment-Linked Plan (ILP) funds excluding NTUC Income's funds. The average AMF were calculated using annual management fee (maximum or actual) data from Morningstar and its content providers.
- ⁷ Withdrawal amount must be at least \$500. After withdrawal, the remaining cash value of the policy should be no less than \$3,500. These limits are not guaranteed, and are subject to revision.

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.

This material is not a contract of insurance. The precise terms, conditions and exclusions of the ILP plans are specified in their respective Policy Contracts. 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 the 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.