

VivoLife Whole Life Insurance

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Income
made different

Lifetime coverage with just 5 years of premiums. That's the Income difference.

Turning 5 years of premiums into a lifetime of coverage. VivoLife. Comprehensive coverage.

To enjoy a lifetime of protection plus the opportunity to turn it into a regular income stream, all you need is VivoLife – the whole life insurance plan that understands your needs.

Flexible premium payment periods

As with everything in life, planning ahead is the key to ensuring that your needs are covered at different stages of your life. With VivoLife, you can choose your premium payment periods over 5, 10, 15, 20, or 25 years. Or you could choose to pay your premiums up to age 64 or 84.

Not just a plan. A comprehensive plan.

VivoLife gives you more than you would expect in an insurance plan. If Death, Total and Permanent Disability (TPD before the age of 65) or Dread Diseases occur in the first 15 years of the policy, you will receive the sum assured plus accumulated bonuses³ or 125% of your sum assured, whichever is higher.

In the event of accidental death, your beneficiaries will receive up to 3 times the sum assured plus accumulated bonuses³.

Plus, should you ever be retrenched and remain involuntarily unemployed for 3 continuous months, we will waive¹ up to 6 months of your premiums while providing you with the same comprehensive coverage.

Enjoy your golden years

To help you build your nest egg and allow you the opportunities to do more in your retirement years, VivoLife gives you the option to convert² your policy into an annuity from your 60th birthday onwards and enjoy an additional conversion bonus.

Benefits at a glance

- **Choice of premium terms**
- **Enjoy 125% coverage in the first 15 years**
- **Receive up to 3 times payout for accidental death**
- **Premium waiver benefit¹ to relieve your financial commitment in the event of retrenchment**
- **Get an additional conversion bonus when you convert² your policy into an annuity**

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at **6788 3113**

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

VivoLife

How VivoLife works for you

Mr Lee, age 30, decided to purchase a whole life insurance plan with a sum assured of \$100,000. His intention is to have a plan that is high in coverage, with a limited premium payment term of 15 years while at the same time building up a sizeable nest for his retirement at age 65.

VivoLife can offer comprehensive coverage with a choice of premium terms.

Total Premium Paid in 15 years	\$47,162
Comprehensive coverage (Death/TPD/Dread Diseases)	\$125,000 (in the first 15 years)
At age 65, Mr Lee's VivoLife policy will have a projected cash value ⁴ of \$116,946. Mr Lee also enjoys the option of converting his VivoLife policy into an annuity plan to enjoy the liquidity in his golden years.	
Guaranteed	\$65,100
Non-Guaranteed⁴	\$51,846
Total⁴	\$116,946
Projected Yield⁴	3.26% p.a.

The figures used are for illustrative purpose only.

Projected figures are based on Male, age 30 with sum assured of \$100,000.

IMPORTANT NOTES

¹ Vivolife policy must be valid and in force for at least 6 months from the date of issue of the policy, or the effective date of any increase in sum assured or the date of reinstatement of the policy, whichever is latest. The premium waiver benefit may only be exercised once, regardless of the number of months that the premiums are waived.

² Converting VivoLife to an immediate annuity is subject to terms and conditions, and the type of annuity plans and rates available at the time of conversion.

³ Bonus rates are not guaranteed and the actual benefit payable may vary according to the future experience of the Life Participating Fund.

⁴ The figures in the illustration are non-guaranteed and are 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 nonguaranteed. The actual benefit payable 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 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. In the event of any ambiguity, discrepancy or

omission between the English and Chinese versions, the English version shall apply and prevail.

Information is correct as of 1 May 2010