



Enhance — your — Future

Guaranteed Life Annuity

SAVINGS PLAN

Enjoy lifetime income in your retirement years.
Potentially higher payouts with bonuses.

Your retirement could very well be the best days of your life. However, you need financial stability and independence to enjoy your golden years in comfort and ease. Make your money work smarter with Guaranteed Life Annuity. It helps you to build and protect your wealth from the unexpected and to create a stream of income for you to enhance your future golden years.

Why is it good for me?

- 1 **Live your desired retirement lifestyle** with lifetime annuity payout
- 2 **Flexibility** to choose the frequency of annuity payout
- 3 **Choice of payment method**
- 4 Build your golden nest with **increased annuity payout¹**
- 5 Enjoy **protection as you save**

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Lifetime annuity payout in your golden years

Guaranteed Life Annuity can provide you with an enjoyable retirement after working hard in your prime years. With lifetime annuity payout, you can live the lifestyle you've looked forward to for so long.

Choice of frequency for annuity payout

You have the freedom to choose to receive your annuity payout on a monthly, quarterly, half-yearly or yearly basis. You can also start your annuity payout immediately or choose to receive it after a period of time.

Choice of premium payment method

You can choose to pay the single premium for the annuity plan using cash or your Supplementary Retirement Scheme (SRS) funds.

Enhance your golden nest

Bonuses¹ that are declared increase your annuity payout so you can enjoy your desired retirement lifestyle.

Enjoy protection as you save

Guaranteed Life Annuity provides you with coverage² for death.

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How Guaranteed Life Annuity can help you enhance your retirement

Mr Tan, age 55, is looking for a plan that can provide him with a stream of income when he retires. He decides to buy Guaranteed Life Annuity with a single premium of \$100,000 and chooses to receive his annuity payout starting from age 65.

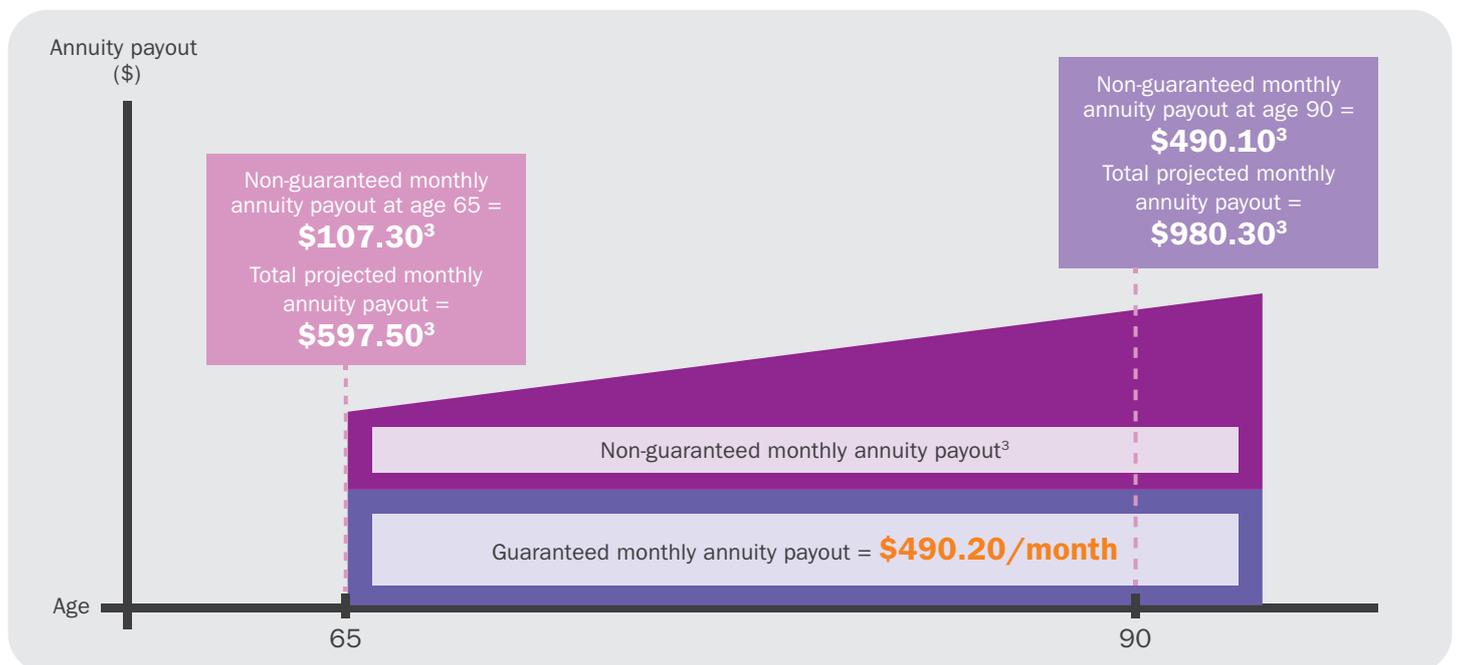


Diagram is not drawn to scale and the figures used are for illustrative purpose only.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



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CALL 6788 1122



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IMPORTANT NOTES

- 1 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 2 The coverage for death is dependent on the type of annuity plan and the period at which death occurs. Please refer to the policy contract for further details.
- 3 The figures in the illustration are not guaranteed and are projected based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% per annum in the future. Returns are projected based on estimated bonus rates that are not guaranteed. The actual benefit payable will vary according to the future performance of the Life Participating Fund.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/guaranteed-life-annuity-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. Buying a life insurance plan is a long-term commitment on your part. If you cancel your plan prematurely, the cash value you receive can be substantially less than the premiums you have paid for the plan.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 22 July 2016