



Small Steps
to
BIGGER
Dreams

FlexiLink

INVESTMENT-LINKED PLAN

Start your investment with just \$5,000.
Flexible plan with extensive range of funds.

Every big dream begins with a small step. Take this step with FlexiLink, starting with just \$5,000 of your savings.

Why is it good for me?

- 1 **Low initial investment**
- 2 Choose from **a wide range of funds** designed to suit your every need
- 3 **Low annual management fees¹** so more of your money is invested
- 4 **Fund management expertise**
- 5 **Enjoy protection** as you grow your wealth

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Low initial investment

Take small steps towards your big dream. With just a minimum sum of \$5,000 from your CPF Ordinary Account (CPFIS-OA) or CPF Special Account (CPFIS-SA), you can start your investment plan easily and be on your way to reaching your goals.

Wide range of funds to suit your every need

Choose funds from an extensive range to best match your goals to meet your financial objectives. You can choose to invest in up to a maximum of 2 funds per policy.

Low annual management fees

Our annual management fees¹ are about 40% lower than other funds in the market² so you can be rest assured that more of your savings are working hard for you. The potential returns on your investment are thus improved.

As flexible as you need

FlexiLink allows you to enjoy flexibility with easy top-ups and withdrawals. You have the freedom to top-up your investment with a lump sum, or withdraw³ some of your investment as often as you wish. You can even vary your top-up amount each time you top-up your investment. You also have the flexibility of switching⁴ your investments between available funds.

Fund management expertise

After you decide which funds to invest in, you can relax knowing that our team of experienced investment professionals are continuously monitoring each fund and taking care of your investment. Various Income's investment funds have consistently attained Lipper Leader ratings⁵ over the years – funds that rank in the top performing 20% among similar funds.

Enjoy protection as you grow your wealth

FlexiLink also provides you with coverage against death and total and permanent disability (TPD before age 70), at no additional charge, for even greater peace of mind.

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Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

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 2016, Income had over \$32.9 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



CHAT instantly at www.income.com.sg/AdviserConnect



CALL 6788 1122



CLICK www.income.com.sg

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IMPORTANT NOTES

- 1 The annual management fee is not the same for all funds. Please refer to their respective Product Highlights Sheets for the annual management fees as well as other fees and charges.
- 2 Other funds in the market refer to investment-linked plan (ILP) sub-funds excluding Income's funds. The average annual management fee is calculated using annual management fee (maximum or actual) data from Morningstar and its content providers.
© 2017 Morningstar. All Rights Reserved. The annual management fee (maximum or actual) data referred to above: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.
- 3 Withdrawal amount must be at least \$500. After withdrawal, the policyholder needs to hold a minimum of \$2,000 worth of units across all funds under the policy. These limits are not guaranteed, and are subject to revision by Income.
- 4 Minimum switch amount is currently set at \$1,000 each time. Each policy is entitled to two free switches for each calendar year. A fee at the higher of 1% of the transaction value or \$30 is chargeable for all subsequent switches within the same calendar year. The fund switching fee is payable only by cash. These conditions are not guaranteed, and are subject to revision by Income.
- 5 You may visit www.fundsingapore.com for more information on Lipper Leader ratings and how our funds rank.

This information is not to be construed as an offer or solicitation for the subscription, purchase or sale of any investment-linked plan (ILP) sub-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 sub-fund. The performance of the ILP sub-fund is not guaranteed and the value of the units in the ILP sub-fund and the income accruing to the units, if any, may fall or rise. A product summary and product highlights sheet(s) relating to the ILP sub-fund are available and can be obtained from your insurance adviser. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/flexilink-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 17 January 2018