



REALISE  
— your —  
*Potential*  
Future

# RevoSave

SAVINGS PLAN

Flexible savings plan.  
Yearly cash benefits after 2 years and protection as you save.

The future is yours to make with RevoSave, a flexible savings plan. You can enjoy guaranteed yearly cash benefits after 2 years<sup>1</sup>, bonuses<sup>2</sup> and insurance protection all at the same time while you save.

## Why is it good for me?

- 1 **Guaranteed yearly cash benefits<sup>1</sup>** after 2 years
- 2 **Earn up to 3.5% p.a.<sup>3</sup>** if you accumulate your cash benefits with us
- 3 **Choice of premium payment terms**
- 4 **Enjoy protection as you save**

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## Guaranteed yearly cash benefits after 2 years

RevoSave comes with a guaranteed yearly cash benefit<sup>1</sup> equal to 5% of your sum assured from the end of the 2<sup>nd</sup> policy year. Think of it as extra cash which you can choose to receive it as a payout or accumulate with us.

## Accumulate with us

Receive interest at a rate of up to 3.5% p.a.<sup>3</sup> if you choose to accumulate your cash benefit with us.

## Receive and enjoy your cash benefit

You can also choose to receive your cash benefit and spend it as you wish.

## Wide choice of premium payment terms

With RevoSave, you can choose from a range of premium payment terms. Depending on your lifestyle and financial ability, you can pay your premiums for 15 to 25 years.

## Enjoy protection as you save

RevoSave provides you with coverage<sup>4</sup> for death and total and permanent disability (TPD before the age 70).

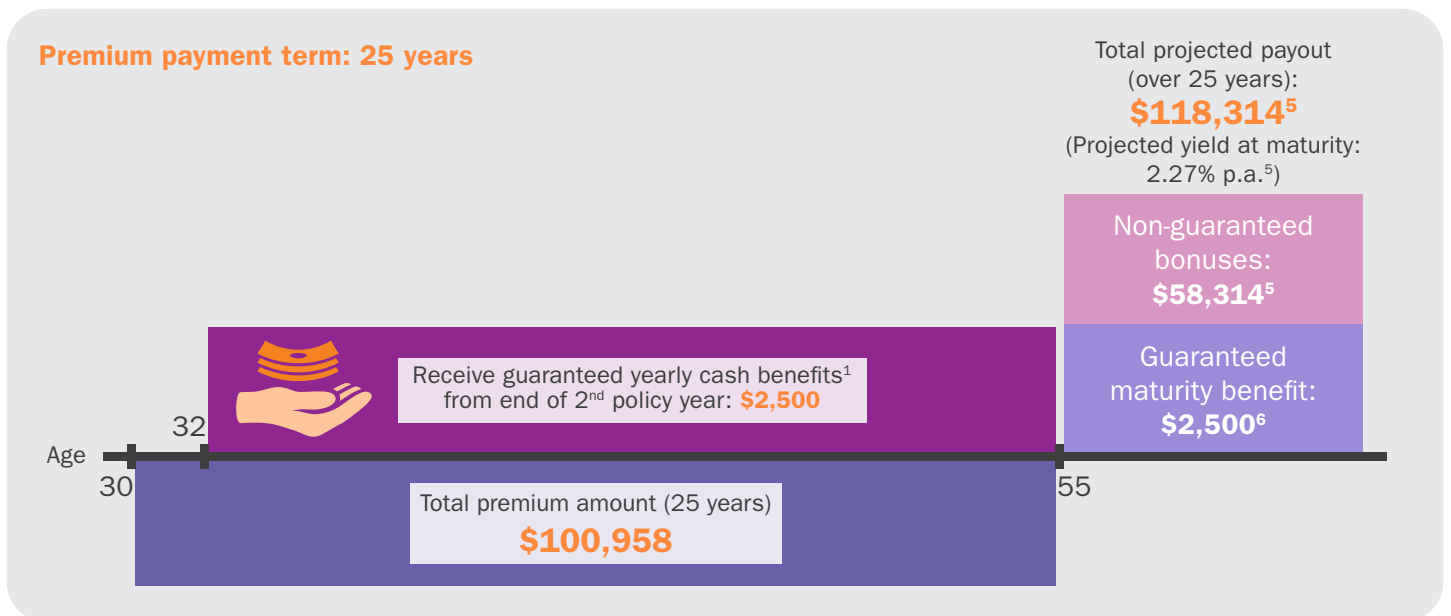
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## How RevoSave helps you achieve your potential future

Mr Lee, age 30, decides to buy a regular savings plan to save up for his future. He signs up for RevoSave with a sum assured of \$50,000. He pays a premium of \$4,038 on a yearly mode, over the next 25 years until the policy matures.

Mr Lee can choose to receive the guaranteed yearly cash benefits<sup>1</sup> of \$2,500 as a payout from the end of the 2<sup>nd</sup> policy year onwards, or he can also choose to accumulate all the cash benefits with Income at the prevailing interest rate of up to 3.5% p.a.<sup>3</sup>



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

# RevoSave

## SAVINGS PLAN

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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](http://www.income.com.sg).

### Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1122



**CLICK** [www.income.com.sg](http://www.income.com.sg)

### IMPORTANT NOTES

- 1 You will start to receive 5% of your sum assured as your yearly cash benefit starting from the end of the 2<sup>nd</sup> policy year if you have paid the premiums for at least 2 years. You will continue to receive your cash benefit at subsequent policy years if the insured is still alive and your policy has not been converted to paid-up or ended.
- 2 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 3 Interest rate of 3.5% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 4 RevoSave pays out the sum assured and bonuses in the event of the insured's death or total and permanent disability (TPD before age 70).
- 5 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.
- 6 The guaranteed maturity benefit for RevoSave is 120% of the sum assured, less all cash benefits paid out (if any), and paid on the condition that the policy is held until maturity with no policy alterations or claims made during the policy term.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/revosave-policy-conditions.pdf](http://www.income.com.sg/revosave-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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 12 January 2017