



Celebrate  
— your —  
*child's*  
achievements

# VivoChild

SAVINGS PLAN

A rewarding savings plan.  
Enjoy cash benefits at different milestones.

The child's future is every parent's worry. More than a savings plan or an insurance product, VivoChild rewards your child with guaranteed cash benefits<sup>1</sup> at various educational milestones. Now you can take care of your child's multiple needs with a systematic savings plan.

## Why is it good for me?

- 1 **Guaranteed cash benefits<sup>1</sup>** at different stages of your child's education
- 2 **Hospital benefit<sup>2</sup>** when your child is hospitalised due to 3 common illnesses
- 3 **Choice of premium payment terms**
- 4 Optional rider **waives future premium payments<sup>3</sup>** if an unfortunate incident happens to you
- 5 Enjoy **protection as you save**

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## Guaranteed cash benefits

With guaranteed cash benefits<sup>1</sup> handed out at different stages of their education, from primary school right up to university, you can reward your child for good results, or spend it on their co-curricular expenses, such as enrichment classes or piano lessons. You will also have the flexibility to accumulate this cash benefit with us at the prevailing interest rate of up to 3.5% p.a.<sup>4</sup>

## Hospital benefit

VivoChild takes into consideration the prevalence of hand-foot-mouth disease, food poisoning and dengue among children, and helps reduce your financial burden. If your child is hospitalised due to any of these illnesses, you will receive \$100 for each day of the hospital stay (up to 30 days for each hospital stay)<sup>2</sup>. You can then devote your attention to taking care of your child till recovery.

## Wide choice of premium payment terms

Depending on your lifestyle and financial ability, you can pay your premiums for 5 or 10 years, or opt for a full-pay<sup>5</sup> premium payment term.

## Enjoy protection as you save

VivoChild provides you with coverage of 100% of the sum assured plus accumulated bonuses<sup>6</sup> in the event of your child's death or total and permanent disability (TPD).

## Optional rider waives future premium payments if an unfortunate incident happens to you

Secure your child's future, no matter what. In the event of your death, total and permanent disability (TPD before age 70), or a diagnosis of a dread disease or early-stage cancer, your future premiums are waived<sup>3</sup>. With this insurance protection, your child's future education will be secured despite any unfortunate turn of events.

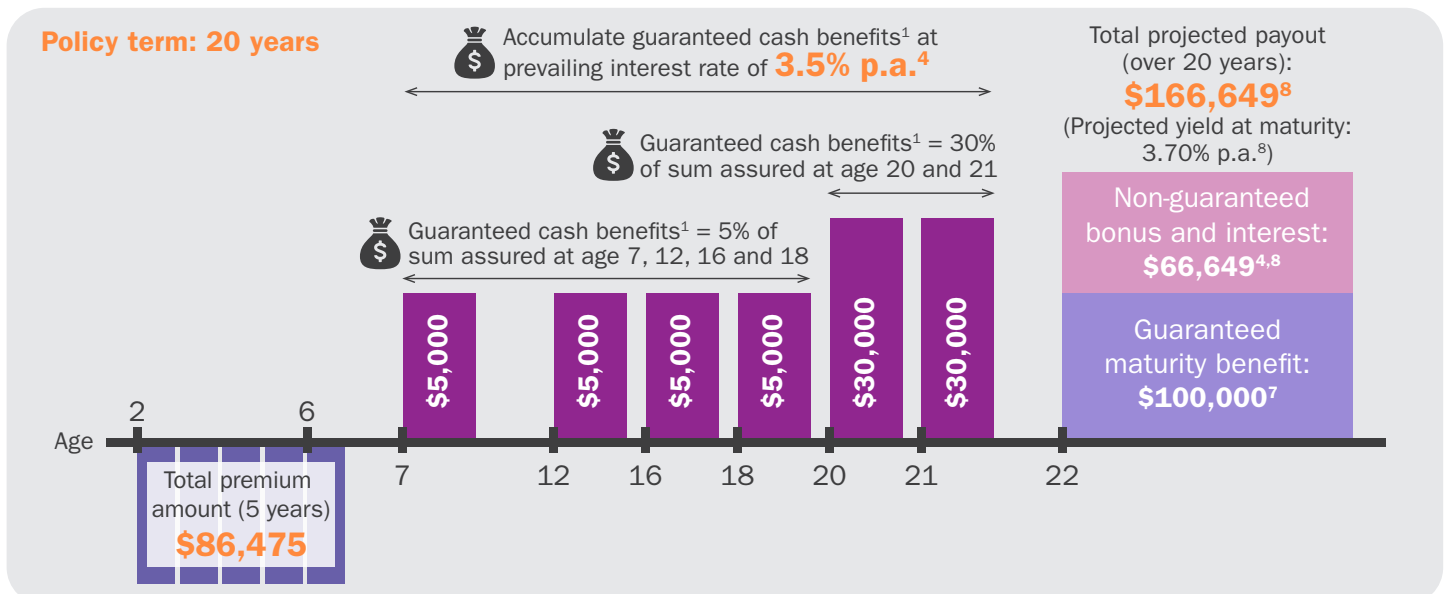
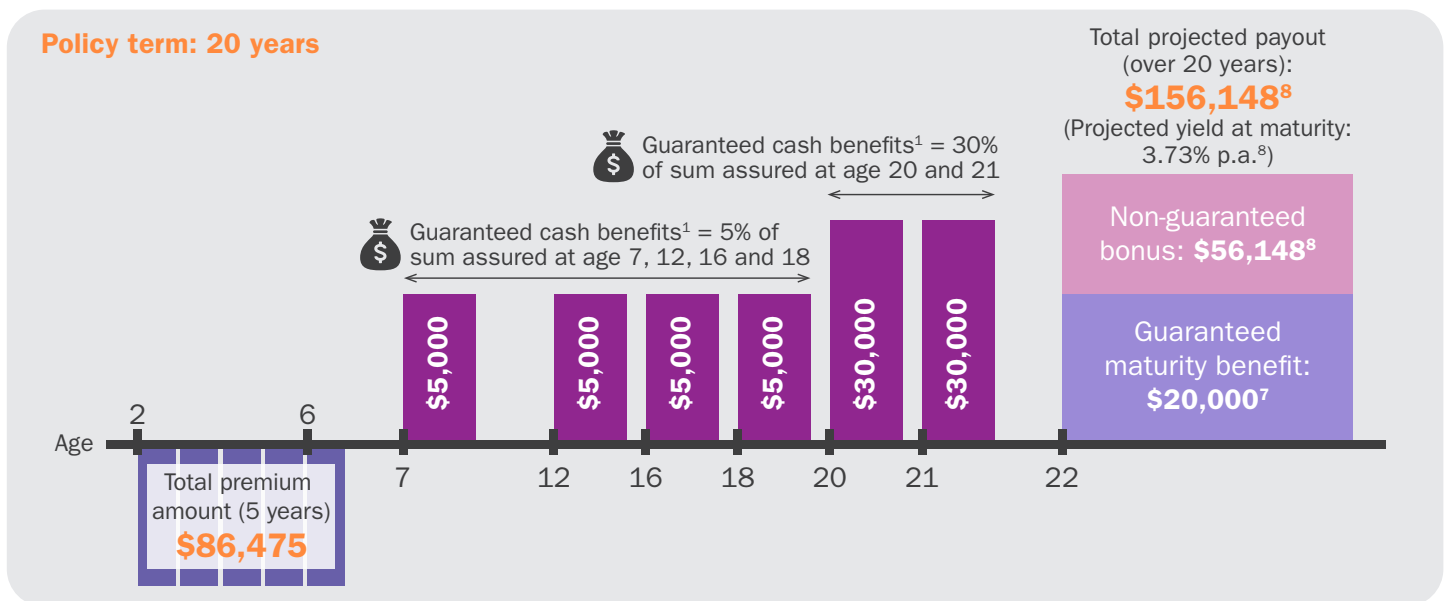
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## How VivoChild secures your child's future

Mrs Lee, age 30, is looking for a plan to safeguard her son's education. She signs up for a VivoChild plan for her two-year-old son, with a sum assured of \$100,000, a premium payment term of 5 years, and a policy term of 20 years. This means that the policy will mature when the son is age 22 (last birthday). Mrs Lee can look forward to guaranteed cash benefits<sup>1</sup> paid out at specific policy anniversaries after her son reaches certain milestone ages. Each cash benefit<sup>1</sup> is a percentage of the sum assured.

Mrs Lee can choose to receive these guaranteed cash benefits<sup>1</sup> as a payout, or she can also choose to accumulate all the cash benefits with Income at the prevailing interest rate of up to 3.5% p.a.<sup>4</sup>



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

# VivoChild

## 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 the guaranteed cash benefit at specific policy anniversaries after the insured reaches certain milestone ages and only if premiums have been paid for at least one year. You will continue to receive subsequent cash benefits during the policy term if the insured is still alive and your policy has not been converted to paid-up nor ended.
- 2 You will receive \$100 for each day the insured is hospitalised in a government hospital or a private hospital licensed in Singapore, subject to a maximum of 30 days for each hospital stay. This hospital benefit can only be claimed once for each of these 3 illnesses: hand-foot-mouth disease, food poisoning and dengue. The insured must have stayed in the hospital for at least six hours, unless (a) the hospital charges the insured for daily room and board; or (b) the surgery is a procedure listed in the Ministry of Health's (MOH) table of surgical procedures.
- 3 The 4 optional riders are Enhanced Payor Premium Waiver, Dread Disease Premium Waiver, Payor Premium Waiver and Early Cancer Waiver. The Enhanced Payor Premium Waiver rider which is already added in the policy, can be removed if you do not require it or if you do not meet underwriting requirements. Further premiums of the policy are waived only for the remaining term of the attached waiver. Please refer to the policy contract for the precise terms, conditions and exclusions for the respective riders.
- 4 Interest rate of 3.5% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 5 You will pay premiums throughout the policy term except the last 2 policy years.
- 6 Bonus rates are not guaranteed and the benefits payable will vary according to the future performance of the Life Participating Fund.
- 7 The guaranteed maturity benefit is equal to 100% of the sum assured, less all cash benefits paid out (if any) and is paid out on the condition that the policy is held till maturity with no policy alterations or claims made during the policy term.
- 8 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/vivochild-policy-conditions.pdf](http://www.income.com.sg/vivochild-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 22 July 2016