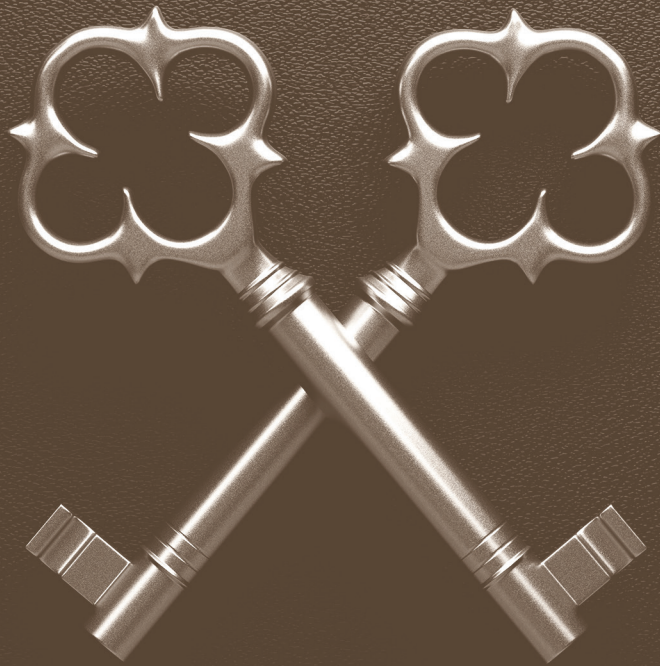




SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

HERITAGE





SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.
Your performance; powerful.
You know success.
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire supports your scale to greater heights. This product series puts you in the path of possibilities, with protection that's perfect for you.

Elevate your financial legacy with meaningful advice and insights from our experts, all whilst managing your portfolio with bespoke benefits. Growing wealth and securing success has never been this easy.

Heritage Solitaire

Preserve your family's heritage and safeguard your loved ones, with Heritage Solitaire.

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



Boost your coverage for death and terminal illness with **minimum protection value of up to 320% of sum assured^{1,2}** till age 80



Additional protection in the event of accidental death^{2,3}



Immediate and guaranteed cash value of 80% of the single premium⁴



Complimentary one-time medical concierge service⁵ with minimum protection value of \$3 million



Enhance your coverage with protection against total and permanent disability⁶

Benefits

Protection for the ones who matter most

Preserve your heritage. Heritage Solitaire provides you with high coverage in the event of death or terminal illness, so that your loved ones are well taken care of. You can receive a minimum protection value of up to 320%^{1,2} of your sum assured. The minimum protection value depends on the age of the insured at policy entry date (age last birthday), and is applicable before the anniversary immediately after the insured reaches the age of 80¹. Plan early to get your ideal coverage today.

Age of insured at policy entry date (age last birthday)	Minimum protection value (as a percentage of sum assured)
0 – 45	320%
46 – 50	280%
51 – 55	250%
56 – 60	210%
61 – 65	180%
66 – 70	150%
71 - 75	115%

Extra protection in case of an accident

Receive additional coverage of up to 25%^{2,3} of the minimum protection value if the insured's death happens before the anniversary immediately after the insured reaches the age of 70 and is due to an accident.

Assurance with immediate and guaranteed cash value

Feel secured with immediate and guaranteed cash value of 80% of your single premium⁴ from the day your policy starts. With the addition of non-guaranteed bonuses, your cash value will grow over time, hence enhancing your wealth.

Complimentary one-time medical concierge service

We want to make the application process as seamless and efficient for you as possible. If your application has a minimum protection value of \$3 million, you can call a dedicated hotline to arrange for a medical check-up⁵ as well as complimentary transport and enjoy a shorter waiting time at the clinic.

Option to enhance coverage with additional rider

You have the option to enhance your protection with the optional rider - Disability Cover Accelerator⁶. This rider provides coverage against total and permanent disability (TPD) before the anniversary immediately after the insured reaches age 70.

Exclusive treats for Income's Solitaire policyholders

Gain access to Income's Solitaire Club – an exclusive rewards programme and pamper yourself with a range of privileges specially curated for you. Find out more at www.income.com.sg/solitaire/privileges.

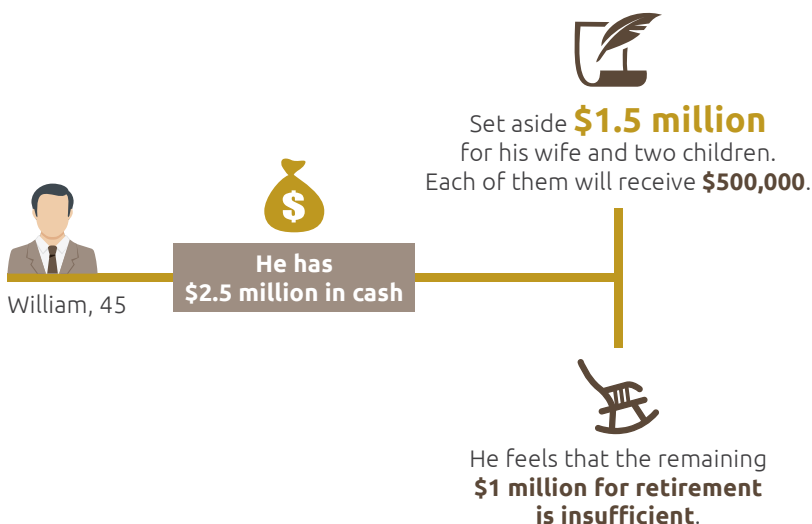
How Heritage Solitaire safeguards your heritage and lets you set aside sufficient funds for your retirement

William, age 45, non-smoker lives with his wife and two children. He has \$2.5 million in cash. He wishes to leave an inheritance to his wife and children, with each having around \$500,000. He would also like to maintain his current lifestyle during retirement.

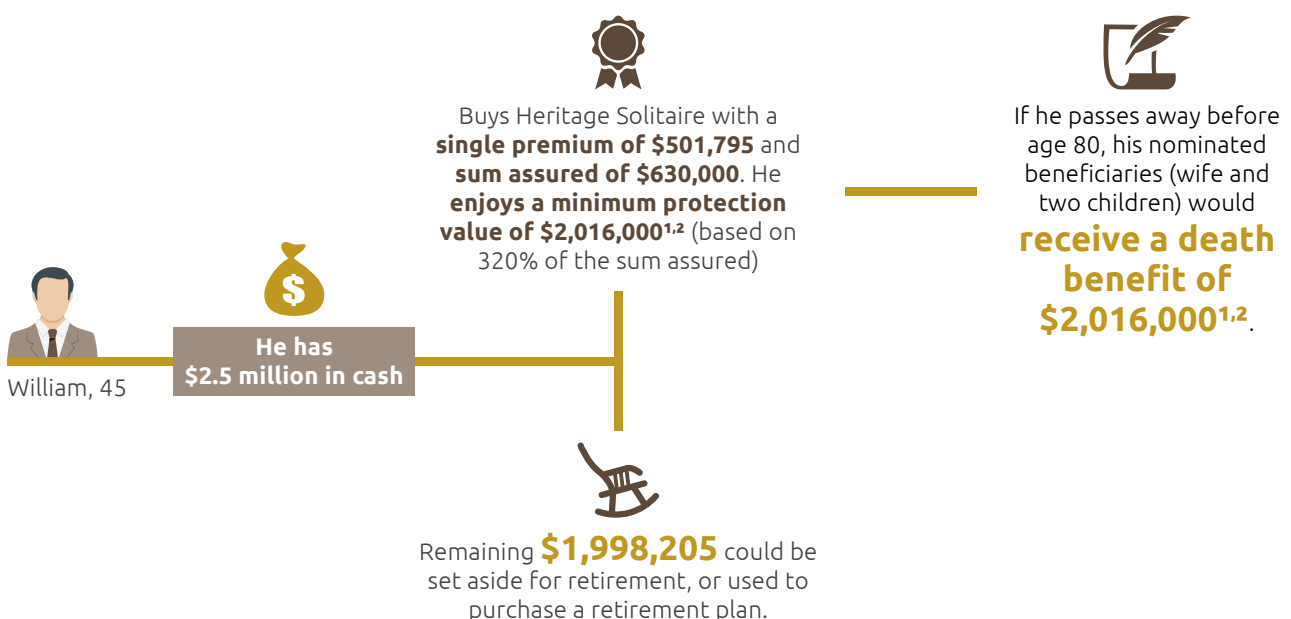
Without Heritage Solitaire, William would need to set aside \$1.5 million cash for inheritance and only have \$1 million for his retirement, which may not be enough to maintain his current lifestyle.

With Heritage Solitaire, he can leave behind an inheritance for his loved ones, and still be able to enjoy his retirement with the remaining \$2 million.

Scenario 1: Without Heritage Solitaire



Scenario 2: With Heritage Solitaire



The figures used are for illustrative purposes only and are rounded to the nearest dollar.

How Heritage Solitaire helps with asset equalisation of a business

Richard, age 55, non-smoker, owns a small Information Technology (IT) business worth \$10 million. He has two children. His son, Raymond is helping with the business, while his younger daughter, Renee is a lawyer and does not have an interest in running the family business.

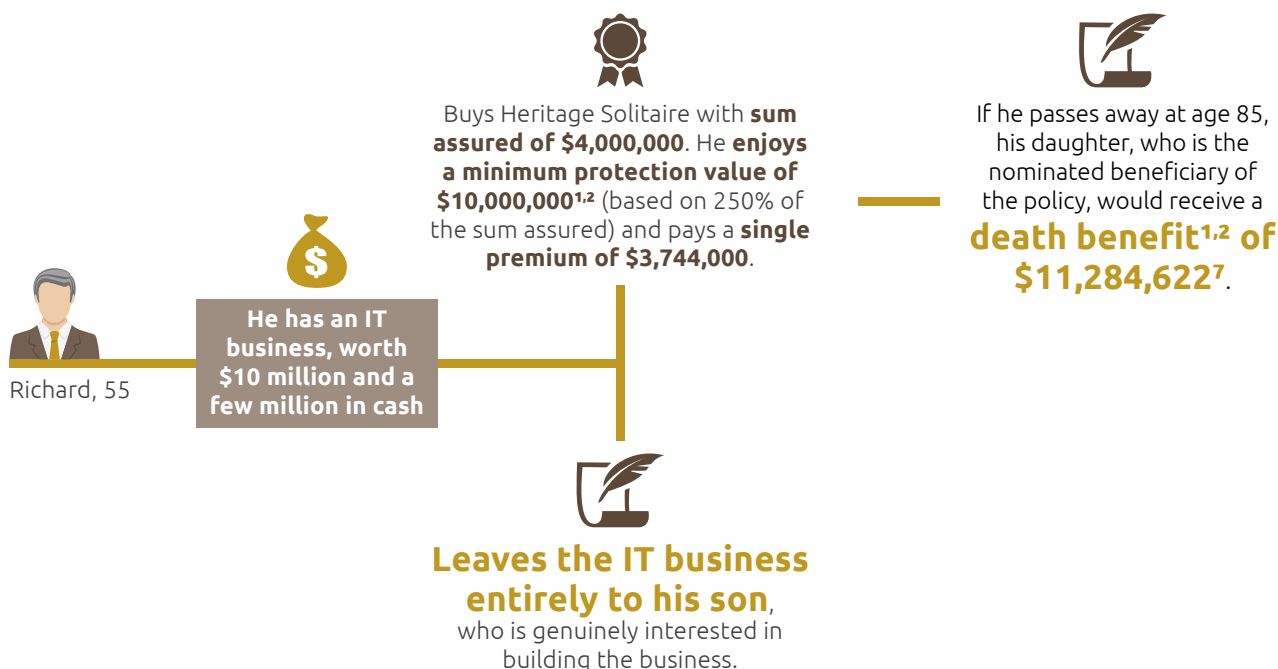
Without Heritage Solitaire, it may be difficult for Richard to distribute his main asset, which is his business.

With Heritage Solitaire, Richard can comfortably leave the business to his son, Raymond to build and expand, while his daughter, Renee also gets a fair share of asset.

Scenario 1: Without Heritage Solitaire



Scenario 2: With Heritage Solitaire



The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The illustrated death benefit above is not guaranteed and is based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% p.a.

Should the long-term average return be 3.00% p.a., the illustrated death benefit at age 85 would be \$6,974,849⁸ instead.

IMPORTANT NOTES

- 1 During the policy term, if the insured becomes terminally ill or dies, before the policy anniversary immediately after the insured reaches the age of 80, 100% of sum assured and 100% of non-guaranteed bonuses, or minimum protection value of the basic policy, whichever is higher will be paid. The minimum protection value of the basic policy depends on the age of the insured at policy entry date (age last birthday), and could be up to 320% of the sum assured. If the insured becomes terminally ill or dies, on or after the policy anniversary immediately after the insured reaches the age of 80, 100% of the sum assured and 100% of non-guaranteed bonuses will be paid.
- 2 Heritage Solitaire includes a non-participating compulsory rider, Heritage Solitaire – Protection Benefit. This rider pays part of the minimum protection value and an extra lump sum for accidental death. Please refer to the policy conditions for further details.
- 3 In addition to the death benefit, 25% of the minimum protection value will be paid out for this benefit only if the death resulted from an accident before the anniversary immediately after the insured reaches the age of 70, occurs within 365 days of the accident and the insured was not taking part in any restricted activity as defined under the policy at the time of the accident. If death occurs due to the insured's involvement in any such restricted activity at the time of the accident, only 15% of the minimum protection value will be paid out for this benefit in addition to the death benefit. Standard exclusions apply as well. Please refer to the policy conditions for further details.
- 4 Guaranteed cash value of 80% of your single premium applies to policies issued at standard premium. Standard premium refers to the premium amount before any premium discount or additional premiums charged due to medical conditions.
- 5 The service is valid for one time usage per policy and is only for arrangement of a full medical check-up. No-show penalty is applicable when the insured failed to cancel the check-up and transport booking within the given notice period. The insured will need to check with the respective clinic for more details.
- 6 Disability Cover Accelerator rider pays out 100% of the rider's sum assured and corresponding pro-rated non-guaranteed bonuses of the basic policy or 100% of the rider's minimum protection value, whichever is higher, upon diagnosis of the insured with total and permanent disability (TPD before the anniversary immediately after the insured reaches the age of 70) during the term of the rider. This rider accelerates the sum assured of the basic policy and the rider terminates thereafter. If there is an accelerated payment on this rider, the sum assured and bonuses (if applicable) of the basic policy and other accelerated riders attached to the basic policy (if any) will be reduced accordingly.
- 7 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum in the future. Returns are illustrated 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.
- 8 The figures in the illustration are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.00% per annum in the future. Returns are illustrated 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/heritage-solitaire-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 advisor. 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 may be zero or less than the premiums you have paid for the plan.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 1 July 2021

*Financial planning,
made for the moments that matter to you.*

About Income

NTUC Income Insurance Co-operative Limited (“Income”) is a leading composite and omni-channel insurer in Singapore, offering life, health and general insurance to fulfil the protection, savings and investment needs of individuals, families and businesses. Income was established in 1970 and remains the only insurance co-operative in Singapore. To learn more, visit income.com.sg/about-us.

Get in touch



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