



Seize

— every —

opportunity



VivaLink

INVESTMENT-LINKED PLAN

Your smart wealth-builder.
Invest and protect with flexible options.

Building your career. Purchasing your first property. Getting married. Welcoming your first child. Getting ready for your golden years. As you journey through the important milestones, we've got you covered. VivaLink is a comprehensive regular premium investment-linked plan which offers versatile coverage tailored to your needs and the flexibility to focus on accumulating your retirement nest egg at later years.

Why is it good for me?

- 1 Flexibility to customise plan** to suit your financial and protection needs
- 2 Guaranteed insurance coverage¹** in the first 10 policy years, regardless of cash value
- 3 Additional benefits at different life events²**
 - **Guaranteed insurability option** when you increase sum assured
 - **Bonus units option** for increase in regular premium
- 4 5% special bonus allocation³** in the 15th and 20th policy year
- 5 Maximise wealth accumulation with retirement option⁴**

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Flexibility to customise plan to suit your needs

From as low as \$100 a month, you can choose your desired coverage and start building your wealth – all at once. With regular investing, you can benefit from dollar-cost averaging, as you may smooth out potential market fluctuations without worrying about timing the market.

Tailor your protection coverage

VivaLink provides coverage⁵ for death and total and permanent disability (TPD before age 70). If death or total and permanent disability happens before age 70 and is due to an accident, you will receive up to an additional 100% of the sum assured or \$100,000, whichever is lower⁶.

For greater peace of mind, you can choose to add on the following riders to your VivaLink plan for extra coverage and enjoy waiver of future premium payments during the rider term:

	Death, total and permanent disability (TPD before age 70)	Terminal illness	Dread disease ⁷ (Advanced stage)	Early and intermediate stage dread disease
Extra coverage for your plan with the following rider:				
Dread Disease Cover (ILP) ^{7,8}	X	Covered under the dread disease benefit	√	X
Total Protect ^{7,9,10}	X	X	√	√
Enjoy premium waiver for your plan with the following riders:				
Dread Disease Premium Waiver (ILP) ^{7,11}	X	Covered under the dread disease waiver benefit	√	X
Enhanced Payor Premium Waiver ^{7,12}	√	Covered under the dread disease waiver benefit	√	X
Payor Premium Waiver ¹²	√	X	X	X

As flexible as you need

Things can change in life and you will have to adapt. VivaLink gives you the freedom to change the amount you want to invest each time, to top up your investment or to withdraw¹³ some of your investments — as often as you wish. You also have the flexibility of switching¹⁴ your investments between available funds at no charge.

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Guaranteed insurance coverage in the first 10 policy years, regardless of cash value

We understand you will need protection no matter how the financial markets perform. Rest assured that your insurance coverage is guaranteed¹ in the first 10 years of your policy, regardless of its cash value.

Additional benefits at different life events

If the insured experiences any specified life event², you have the option to exercise either or both of the following options:

- (a) increase the coverage for death and total and permanent disability (TPD before age 70) without reassessment of health; and/or
- (b) receive bonus units for increase in regular premium.

Life events include turning 21 years old, getting married, purchasing a residential property or becoming a parent.

5% special bonus allocation in the 15th and 20th policy year

We reward you for consistently paying your premiums with a 5% special bonus allocation³ for the premiums payable in the 15th and 20th policy year.

Maximise wealth accumulation with retirement option

Planning for your retirement? After the 10th policy year, you may reduce the level of coverage to zero⁴ from age 55 onwards to maximise wealth accumulation. With VivaLink, you can look forward to your golden years.

Fund management expertise

We have a wide range of funds for you to choose from to best match your goals and investment risk appetite. You can also 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 ratings¹⁵ over the years – funds that rank in the top performing 20% among similar funds.

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.

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How VivaLink helps you achieve protection and wealth accumulation

Mr Tan, age 25, non-smoker, has started his first job and is eager to plan for his future. He is looking for a flexible plan which provides comprehensive insurance coverage as well as wealth accumulation for his retirement.



Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

Should the illustrated investment return be 4% p.a., the illustrated cash value at age 65 would be \$303,000¹⁸.

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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 advisors 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 of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2019, Income had \$41.9 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

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

Get in touch



MEET your Income advisor



CHAT instantly at
www.income.com.sg/advisor-connect



CALL 6788 1122



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 VivaLink policy, including any unit-deducting riders attached, will not end within the first 10 years from the entry date of the policy, even if the policy's cash value is insufficient to pay the applicable fees and charges due, provided that you have met the full conditions for the no lapse guarantee benefit to apply. The fees and charges due on the policy, including any unit-deducting rider attached, will continue to be payable and shall be deducted from any cash value or claim made under the policy. Please refer to the policy contract for further details on the conditions required.
- 2 Each time the insured experiences a life event, you may choose to exercise either or both of the following options.
Guaranteed insurability option:
You can increase the sum assured of the VivaLink policy for death and total and permanent disability (TPD before age 70) without reassessment of the insured's health. We will limit the increase in sum assured to 50% of the sum assured when we issue the VivaLink policy, or \$100,000, whichever is lower. Any increase above this limit will be subjected to underwriting.
Bonus unit option:
You can receive bonus units if you increase the regular premium of this policy and the new regular premium amount exceeds the previous highest regular premium amount. Bonus units is equivalent to one month of the increased portion of the regular premium to the policy.
An option must be exercised within 3 months from the date of the defined life event if the insured has met the full conditions to exercise an option. The insured must not be totally and permanently disabled, or be diagnosed with an advanced-stage dread disease at the time of taking up an option. Please refer to the policy contract for further details on the life events and conditions required.
- 3 You will receive a 5% special bonus allocation to the premium payable, depending on the premium payment mode, on top of the existing allocation rate for premiums payable in the 15th and 20th policy year. If the policy goes into premium holiday (applied or otherwise) at any time, such special bonus allocation will be deferred for the same duration as the premium holiday.
- 4 You can continue to pay the regular premium after the option is exercised. If you stop paying premiums, the policy will go into premium holiday.

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- 5 VivaLink pays out the basic benefit or the cash value, whichever is higher, less any applicable fees and charges due on your policy in the event of the insured's death or total and permanent disability (TPD before age 70). The basic benefit refers to the sum assured under the basic plan plus total top-ups less total withdrawals.
- 6 On top of the death benefit or total and permanent disability benefit respectively, an additional 100% of the sum assured or \$100,000, whichever is lower, will be paid out for this benefit only if death or total and permanent disability happens before age 70, occurs within 365 days of the accident, and the insured is not participating in any restricted activity. If the insured was participating in a restricted activity at the time of the accident, this benefit will be reduced to 30% of the sum assured or \$30,000, whichever is lower. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 7 You can find the list of specified dread diseases and their definitions in their respective policy contracts. We will not pay this benefit if the insured is diagnosed with the disease within 90 days from the cover start date for major cancer, heart attack of specified severity and coronary artery by-pass surgery, angioplasty and other invasive treatment for coronary artery or other serious coronary artery disease. For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the rider sum assured, subject to a maximum amount of \$25,000. The benefit for angioplasty and other invasive treatment for coronary artery will end once we make this payment, and the sum assured of the riders attached to the policy will be reduced accordingly. Cover start date refers to the date we issue the rider, include or increase any benefit, or reinstate the rider (whichever is latest).
For Dread Disease Premium Waiver and Enhanced Payor Premium Waiver, the premium waiver benefits do not apply for angioplasty and other invasive treatment for coronary artery.
- 8 Dread Disease Cover (ILP) is a whole life unit-deducting rider that pays the sum assured under this rider upon diagnosis of the insured with one of the specified dread diseases (except angioplasty and other invasive treatment for coronary artery) during the term of the rider. The insured must survive for at least 30 days from the date of diagnosis of a specified dread disease before we pay this benefit. Please refer to the policy contract for further details.
- 9 Total Protect is a premium paying rider that provides coverage against early, intermediate and advanced stage specified dread disease. We pay the sum assured under this rider upon diagnosis of the insured with one of the specified dread diseases (except angioplasty and other invasive treatment for coronary artery) during the term of the rider. You can find the list of early, intermediate and advanced stage specified dread diseases and their definitions in their respective policy contracts.
- 10 Any payment for an early and intermediate stage specified dread diseases will reduce the sum assured of the rider to zero.
If you are successful in claiming the early and intermediate stage dread disease benefit, all benefits under this rider will end except the Advanced Restoration Benefit. You will stop making premium payments on this rider. This rider will continue to apply for the Advanced Restoration Benefit during this period even though you are not paying the premiums.
We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with the disease at any time before or within 90 days from the cover start date for major cancer, heart attack of specified severity, other serious coronary artery disease, or coronary artery by-pass surgery.
We will pay no more than \$350,000 (not including bonuses) for each insured (no matter how many policies we have issued to cover each insured).
Please refer to the policy contract for further details.
- 11 Dread Disease Premium Waiver (ILP) is a unit-deducting rider that waives future premiums on VivaLink for the remaining term of the rider, up till age 84 (last birthday), upon diagnosis of the insured with one of the specified dread diseases during the term of the rider. Only premiums on the basic policy (excluding any supplementary riders attached) will be waived.
- 12 Enhanced Payor Premium Waiver and Payor Premium Waiver are premium paying riders, the premium waiver benefits are applicable only if the insured is not the policyholder. It will not waive the charges for any unit-deducting riders that are attached on VivaLink.
- 13 Withdrawal amount must be at least \$500. After withdrawal, you need to hold a minimum of \$1,000 worth of units across all funds under the policy. These limits are not guaranteed, and are subject to revision by Income.
- 14 Minimum switch amount is currently set at \$1,000 each time. There is no limit to the number of switches per year. There are currently no charges for fund switching. These conditions are not guaranteed, and are subject to revision by Income.
- 15 You may visit www.fundsingapore.com for more information on Lipper Leader ratings and how our funds rank.

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16 Any increase in dread disease coverage will be subjected to underwriting.

17 This figure is based on illustrated investment return of 8% per annum. The rate of return used is before deducting the annual management fees of the funds. It is purely for illustrative purposes and does not represent upper or lower limits on the investment performance. It also does not reflect potential volatility over the short term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested. This figure includes the fees and charges applicable for VivaLink and the attached riders. The fees and charges are not guaranteed and are subject to revision by Income.

18 This figure is based on illustrated investment return of 4% per annum. The rate of return used is before deducting the annual management fees of the funds. It is purely for illustrative purposes and does not represent upper or lower limits on the investment performance. It also does not reflect potential volatility over the short term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested. This figure includes the fees and charges applicable for VivaLink and the attached riders. The fees and charges are not guaranteed and are subject to revision by Income.

This information is not to be construed as an offer or solicitation for the subscription, purchase or sale of any investment-linked policy (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 advisor. 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/vivalink-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.

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

Information is correct as of 26 August 2020