



# Enhance — your — Future

## Gro Annuity

SAVINGS PLAN

Enjoy lifetime income in your retirement years.  
Potentially higher payouts with bonuses.

Your retirement could very well be the best days of your life. However, you need financial stability and independence to enjoy your golden years in comfort and ease. Make your money work smarter with Gro Annuity. It helps you to build and protect your wealth from the unexpected and to create a stream of income for you to enhance your future golden years.

### Why is it good for me?

- 1 **Live your desired retirement lifestyle** with lifetime annuity payout
- 2 **Flexibility** to choose the frequency of annuity payout
- 3 **Choice of payment method**
- 4 Build your golden nest with **increased annuity payout<sup>1</sup>**
- 5 Enjoy **protection as you save**

# Gro Annuity

SAVINGS PLAN

---

## Lifetime annuity payout in your golden years

Gro Annuity can provide you with an enjoyable retirement after working hard in your prime years. With lifetime annuity payout, you can live the lifestyle you've looked forward to for so long.

## Choice of frequency for annuity payout

You have the freedom to choose to receive your annuity payout on a monthly, quarterly, half-yearly or yearly basis. You can also start your annuity payout immediately or choose to receive it after a period of time.

## Choice of premium payment method

You can choose to pay the single premium for the annuity plan using cash or your Supplementary Retirement Scheme (SRS) funds.

## Enhance your golden nest

Bonuses<sup>1</sup> that are declared increase your annuity payout so you can enjoy your desired retirement lifestyle.

## Enjoy protection as you save

Gro Annuity provides you with coverage<sup>2</sup> for death.

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

# Gro Annuity

SAVINGS PLAN

## How Gro Annuity can help you enhance your retirement

Mr Tan, age 55, is looking for a plan that can provide him with a stream of income when he retires. He decides to buy Gro Annuity with a single premium of \$100,000 and chooses to receive his annuity payout starting from age 65.



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

# Gro Annuity

SAVINGS PLAN

## 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 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 2018, Income had over \$37 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](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 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 2 The coverage for death is dependent on the type of annuity plan and the period at which death occurs. Please refer to the policy contract for further details.
- 3 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 4.75% 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/gro-annuity-policy-conditions.pdf](http://www.income.com.sg/gro-annuity-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 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 21 January 2020