



# Gro Annuity **PRO**

Enjoy lifetime income in your retirement years.

INSURANCE SAVINGS PLAN



Your retirement are the best days of your life. With Gro Annuity Pro, you can build and protect your wealth from life's uncertainties and enjoy a regular stream of income that will enable you to enjoy your golden years in comfort and ease.

## Why is it good for me?

1

Live your desired retirement lifestyle with **lifetime annuity payouts**

2

**Flexibility to choose the frequency** of annuity payouts

3

Build your golden nest with **potentially higher payouts with bonuses<sup>1</sup>**

4

Receive **protection as you save**

### Lifetime annuity payouts in your golden years

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

### Choice of frequency for annuity payouts

You have the freedom to choose to receive your annuity payouts on a monthly, quarterly, half-yearly or yearly basis.

### Enhance your golden nest

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

### Receive protection as you save

Gro Annuity Pro 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).

### How Gro Annuity Pro 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 Pro with a single premium of \$100,000.

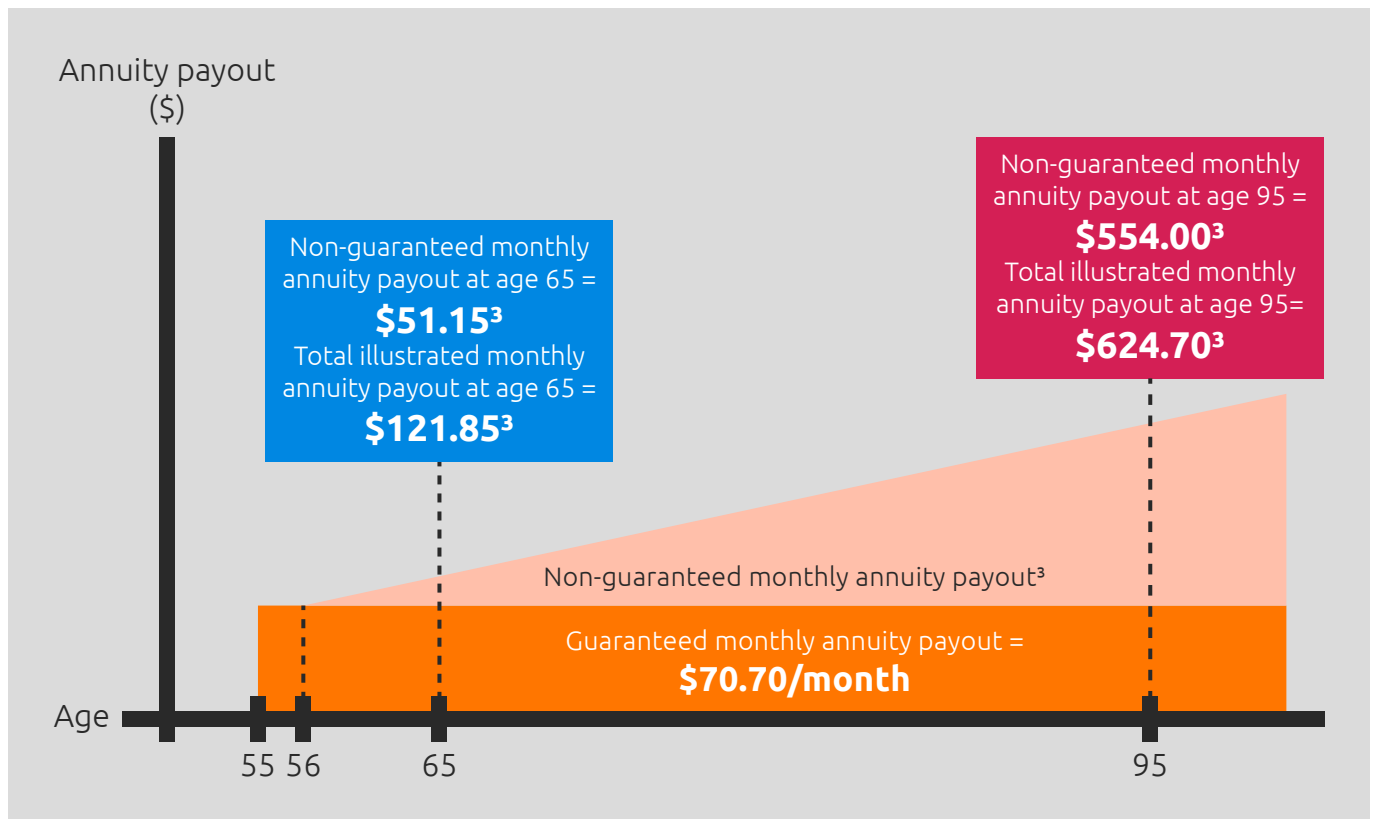


Diagram is not drawn to scale. The figures used are for illustrative purposes only.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum.

Should the long-term average return be 3.00% per annum, the non-guaranteed monthly annuity payout and total illustrated monthly annuity payout at age 95 would be \$356.45<sup>4</sup> and \$427.15<sup>4</sup> respectively. The non-guaranteed monthly annuity payout and total illustrated monthly annuity payout at age 65 would be \$40.05<sup>4</sup> and \$110.75<sup>4</sup> respectively.

### IMPORTANT NOTES

- 1 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 2 If the policyholder taking the annuity dies, we will pay the single premium less the total annuity payments, provided the total annuity payments made is less than the single premium. We will take any policy loan and interest from the benefit amount we will pay. The policy will end when we make this payment. We will not pay any further benefits.
- 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 4.25% 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.
- 4 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/gro-annuity-pro-policy-conditions.pdf](http://www.income.com.sg/gro-annuity-pro-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 at 1 September 2022



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

## About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



**MEET** your Income advisor



**CALL** 6788 1122



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



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

**Income Insurance Limited**

UEN: 202135698W

Income Centre 75 Bras Basah Road Singapore 189557 • Tel: 6788 1777 • Fax: 6338 1500 • Enquiries: [income.com.sg/enquiry](http://income.com.sg/enquiry)