

# AstraLink

Build your wealth through smart investments  
with flexible options while staying protected.

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**INVESTMENT-LINKED PLAN**



# FOOD FOR THOUGHT

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Every life stage brings different priorities that require different investing approaches.

**Have you taken the opportunity to build your wealth to pursue your interest and make plans for the activities you want to?**



**Time is the greatest tool we have for building wealth.** If two people save \$100 a month, but one starts at 25 and the other at 35, the early saver will have nearly twice as much by age 65. Investing early allows you to take advantage of the power of compounding and can help you achieve your long-term goal at a lower cost<sup>1</sup>.



**Do not forget about your protection needs while focusing on your investment.** Based on a 2022 study by the Life Insurance Association Singapore (LIA), on average a working adult in Singapore has a mortality protection gap of S\$170,352 and Critical Illness protection gap of S\$264,586<sup>2</sup>.

Start investing from as low as \$100 a month and achieve your financial goals while ensuring your protection needs are taken care of with AstraLink, a customisable regular premium investment-linked plan to maximise your investment. Leveraging on dollar-cost averaging, this plan is designed for wealth accumulation to achieve your financial goals while enjoying high protection coverage.

## Why is it good for me?

1

Flexibility to **customise plan to suit your needs from as low as \$100 a month**

2

Receive protection coverage based on the applicable sum assured multiple<sup>3</sup> of your choice with a **Minimum Protection Value (MPV) of 300% of the sum assured**

3

Enjoy **investment bonus of up to 67.0%** of your regular premiums paid in the 1<sup>st</sup> policy year

4

Provide **up to 1.0% annual loyalty bonus** from the 10<sup>th</sup> policy anniversary

5

Maximise **wealth accumulation** with **retirement option**

6

Increase coverage at different life events<sup>4</sup> with **Guaranteed Insurability Option**

7

Adapt to life's uncertainties with **premium holiday<sup>5</sup>**



## Protection in case of death, Terminal Illness (TI) or Total and Permanent Disability (TPD)

Receive coverage for death, TI or TPD depending on the period of occurrence:

Period of occurrence (death, TI or TPD)	Benefit
Before the anniversary immediately after the insured reaches the age of 70	<ul style="list-style-type: none"> <li>Receive MPV plus total top-ups, less the total withdrawals; or</li> <li>Policy value at the time we are told about the claim, whichever is higher.</li> </ul>
On or after the anniversary immediately after the insured reaches the age of 70	<ul style="list-style-type: none"> <li>Receive the sum assured plus total top-ups, less the total withdrawals; or</li> <li>Policy value at the time we are told about the claim, whichever is higher.</li> </ul>

For greater peace of mind, you can choose to add on Critical Protect (ILP) rider<sup>6</sup> for extra coverage against 49 specified dread diseases. The sum assured of the rider will be 50% of the basic policy's sum assured.

Period of occurrence	Benefit <sup>6</sup>
Before the anniversary immediately after the insured reaches the age of 70	<ul style="list-style-type: none"> <li>Rider's MPV</li> </ul>
On or after the anniversary immediately after the insured reaches the age of 70	<ul style="list-style-type: none"> <li>Rider's sum assured</li> </ul>

## Extra coverage for accidental death or accidental TPD

In the unfortunate event of accidental death<sup>7</sup> or accidental TPD<sup>7</sup> before the anniversary immediately after the insured reaches the age of 70, you will receive an additional payout of up to 100% of the sum assured, in addition to the Death Benefit or TPD Benefit respectively.

## Enjoy investment bonus

Accumulate your wealth with investment bonus! Receive investment bonus up to 67.0% of your regular premiums paid in the 1st policy year. Investment bonus does not apply for sum assured multiple below 10×.

Sum Assured Multiple <sup>3</sup> (Basic Policy)	Minimum Investment Period (MIP)							
	10 years		15 years		20 years		25 years	
	Minimum Regular Premium							
	\$1,200	\$9,600	\$1,200	\$9,600	\$1,200	\$9,600	\$1,200	\$9,600
From 10× onwards	7.0%	15.0%	7.0%	15.0%	7.0%	15.0%	7.0%	15.0%
From 20× onwards	11.0%	19.0%	26.0%	34.0%	40.0%	50.0%	42.0%	52.0%
From 30× onwards	15.0%	23.0%	30.0%	38.0%	44.0%	54.0%	46.0%	56.0%
From 40× onwards	19.0%	27.0%	34.0%	42.0%	48.0%	58.0%	50.0%	60.0%
From 50× onwards	23.0%	31.0%	38.0%	46.0%	52.0%	65.0%	54.0%	67.0%

Additional bonus will be rewarded if you enhance your protection with Critical Protect (ILP) rider<sup>6</sup>.

MIP refers to the period you have chosen to pay regular premiums.

## Get rewarded with our loyalty bonus

Receive annual loyalty bonus of up to 1.0% of your policy value. The bonus will be used to invest according to the chosen funds.

MIP	From the 10th policy anniversary until the end of MIP	After the end of MIP
10 years	0.3%	
15 years	0.2%	0.6%
20 years	0.3%	0.9%
25 years	0.4%	1.0%

## Maximise wealth accumulation with retirement option

Planning for your retirement? With retirement option, you may reduce the sum assured of the policy up to zero from age 55 onwards and after your chosen MIP to maximise wealth accumulation for your golden years.

## Guaranteed insurability option for additional coverage at different life events

You have the option to increase the policy's sum assured without reassessment of health when any specified life event<sup>4</sup> occurs. Life events include turning 21 years old, getting married, purchasing a residential property or becoming a parent!

## Adapt to life's uncertainties

AstraLink gives you the freedom to adjust to your lifestyle by changing the amount you want to invest or top up your investments. You can also withdraw some of your investments (charges may apply, refer to the policy conditions for details).

You have the flexibility of switching your investments between available funds anytime at no charges.

If you need to take a break from paying premiums, you can enjoy the premium holiday<sup>5</sup> for up to 24 months from the 3rd anniversary with no premium holiday charge. The duration of the premium holiday period depends on your chosen MIP. The MIP you have chosen cannot be changed.

MIP	Premium holiday period (number of months) with no charge
10 year	12
15 year	12
20 year	24
25 year	24

## Flexibility to customise plan to suit your needs

You can start investing via regular premiums from as low as \$100 a month. With regular investing, you can benefit from dollar-cost averaging, as you may smooth out potential market fluctuations without worrying about timing the market.

You can select your desired MIP of 10, 15, 20 or 25 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. At Income Insurance, we also work with world class asset managers to deliver long-term investment value for policyholders.

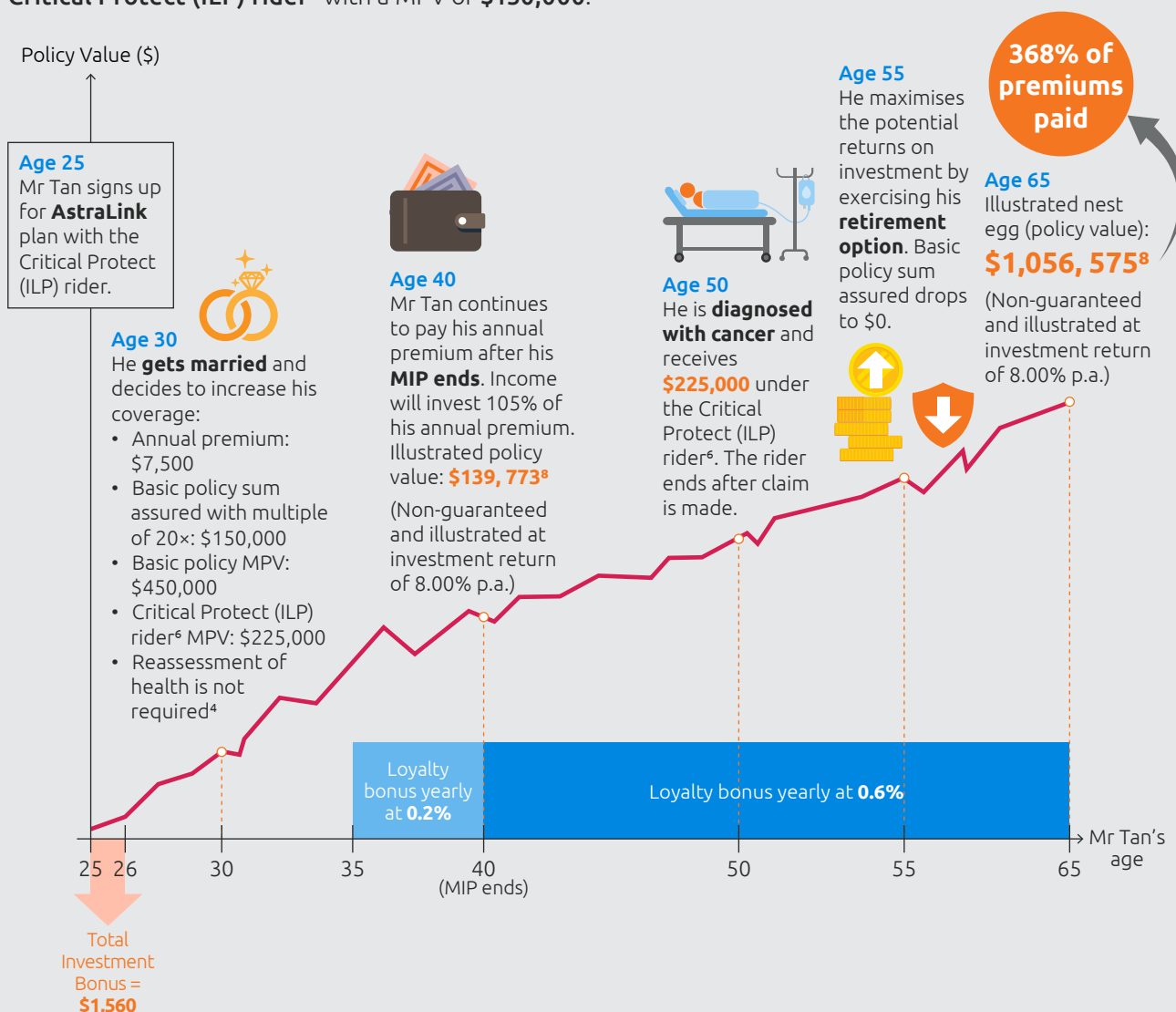
## Exclusive treats for Income policyholders

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 [income.com.sg/IncomeTreats](https://income.com.sg/IncomeTreats).

## How AstraLink 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 an investment-linked plan which provides insurance coverage as well as wealth accumulation for his retirement.

Hence, he signs up for AstraLink plan with a MIP of **15 years** and annual premium of **\$5,000**. He is protected with a basic policy sum assured of **\$100,000** based on a sum assured multiple of 20x, hence his basic policy's MPV (300% of sum assured) is **\$300,000**. He has also chosen to enhance his coverage with the **Critical Protect (ILP) rider<sup>6</sup>** with a MPV of **\$150,000**.



**Policy fees and charges apply. Please refer to the policy conditions for further details.**

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

Should the illustrated investment rate of return be 4.00% p.a., the illustrated policy value would be \$103,213<sup>9</sup> at age 40 and \$419,271<sup>9</sup> at age 65. Should there be insufficient units to pay for policy fees and charges, the policy may end prematurely after MIP.



## IMPORTANT NOTES

- 1 Here's how much more money you'd have for retirement if you saved \$100 a month starting at 25 instead of 35, Business Insider, [businessinsider.com/personal-finance/retirement-savings-start-at-25-vs-35-2019-4](https://www.businessinsider.com/personal-finance/retirement-savings-start-at-25-vs-35-2019-4)
- 2 2022 Protection Gap Study – Singapore, LIA, [lia.org.sg/media/3974/lia-pgs-2022-report\\_final\\_8-sep-2023.pdf](https://lia.org.sg/media/3974/lia-pgs-2022-report_final_8-sep-2023.pdf)
- 3 Sum assured multiple means the factor we use to work out your sum assured for your basic policy, or for a specific rider that you attach to your basic policy, based on your regular premium when we issue the policy. The sum assured multiple cannot be changed unless the retirement option is exercised. The Minimum Protection Value (MPV) is applicable before the anniversary immediately after the insured reaches the age of 70.
- 4 Each time the insured experiences a life event, you may choose to take up the Guaranteed insurability option, subject to the policy's terms and conditions. Please refer to the policy conditions for further details on the life events and the applicable terms and conditions.
- 5 Policyholders can stop paying regular premium temporarily during the MIP from the 2nd anniversary, provided the policy value is sufficient to cover the applicable fees and charges. Premium holiday charges apply if premium holiday is taken during MIP.
- 6 Critical Protect (ILP) is a whole life unit deducting rider. The policy term of this rider will follow the policy term of the basic policy. This rider cannot be terminated during the MIP of the basic policy. For angioplasty and other invasive treatment for coronary artery, we will pay 10% of what we would have paid for the other specified dread diseases, 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. The rider will continue with a reduced sum assured.
- 7 If the insured was taking part in a restricted activity at the time of the accident, we will only pay an additional 30% of the sum assured on top of the TPD benefit or death benefit. We will pay this benefit only if TPD or death happens within 365 days of the accident. The policy will end when we make this payment.
- 8 This figure is based on illustrated investment return of 8.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assumes that the annual management fee is 1.30% p.a. The performance of the funds is not guaranteed and the policy value may be less than the capital invested.
- 9 This figure is based on illustrated investment return of 4.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assumes that the annual management fee is 1.30% p.a. The performance of the funds is not guaranteed and the policy value may be less than the capital invested.

This information is not to be construed as an offer or solicitation for the subscription, purchase or sale of any investment-linked plan (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. Before committing to the minimum investment period, you may want to consider how long is your investment expectations or needs and whether you are able to keep up with the premium payment should your financial situation changed. 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 or online at [income.com.sg/funds](https://income.com.sg/funds). 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.

**IMPORTANT NOTES**

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at [income.com.sg/astralink-policy-conditions.pdf](https://income.com.sg/astralink-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 at 17 January 2024

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

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving 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 the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

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