



Realise *your* Goals

Gro Secure Saver

SAVINGS PLAN

Flexible policy term and premium term.
Empowering your future.

Gro Secure Saver provides you with a range of policy terms and premium terms to choose from depending on your financial needs. What's more, you can also enjoy protection as you save.

Why is it good for me?

- 1 Enjoy **illustrated yield of up to 4.30% p.a.**^{1, 2}
- 2 **Capital guaranteed**³ upon maturity
- 3 **Guaranteed acceptance** regardless of health condition
- 4 **Flexible** policy term and premium term
- 5 Enjoy **protection as you save**

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Capital guaranteed upon maturity

Gro Secure Saver comes with a capital guarantee³ upon maturity. That means you can get back at least all the premiums that you've paid on the basic plan, on top of the non-guaranteed bonuses⁴.

Application made easy

With Gro Secure Saver, application is hassle-free and acceptance is guaranteed. There is no need for any medical check-up, which means you can save with just a simple step.

Flexible policy term and premium term

With Gro Secure Saver, you can choose from a range of premium terms. Depending on your lifestyle and financial ability, you can pay your premiums for 5, 10 or 15 years. You can then choose your policy term to match when you want to achieve your goals.

Premium term	Policy term
5 years	10 to 25 years
10 years	15 to 25 years
15 years	20 to 25 years

Extra protection in case of accident

Gro Secure Saver provides you with coverage⁵ for death and total and permanent disability (TPD before age 70). If death or total and permanent disability is due to an accident, you will receive up to an additional 100% of the sum assured⁶.

Receive enhanced protection against cancer

You can also choose to add on the Cancer Premium Waiver (GIO) rider, so that your future premiums are waived should you be diagnosed with a major cancer during the term of the rider⁷.

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 Gro Secure Saver lets you reach your savings goal

Illustration 1: Saving for a dream retirement

Mr Tan, age 40, decides to buy a regular savings plan to save up for his retirement at age 65. He signs up for Gro Secure Saver with a sum assured of \$80,000. He pays his premiums yearly over the next 5 years and his policy will mature in 25 years. When the policy matures, he can receive an illustrated sum of \$167,445² for his retirement.

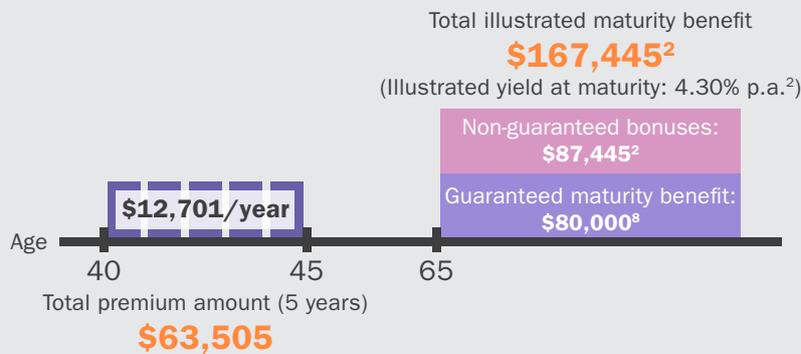


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% p.a. Should the long-term average return be 3.25% p.a., the total illustrated maturity benefit at age 65 would be \$120,463⁹, and the corresponding illustrated yield at maturity would be 2.82% p.a.⁹.

Illustration 2: Saving for children's wedding gift

Mr Lim, age 40, decides to buy a regular savings plan to save up for his children's wedding gifts. He signs up for Gro Secure Saver with a sum assured of \$70,000. He pays his premiums yearly over the next 10 years and his policy will mature in 15 years. When the policy matures, he can receive an illustrated sum of \$90,830² for his children's wedding gift.

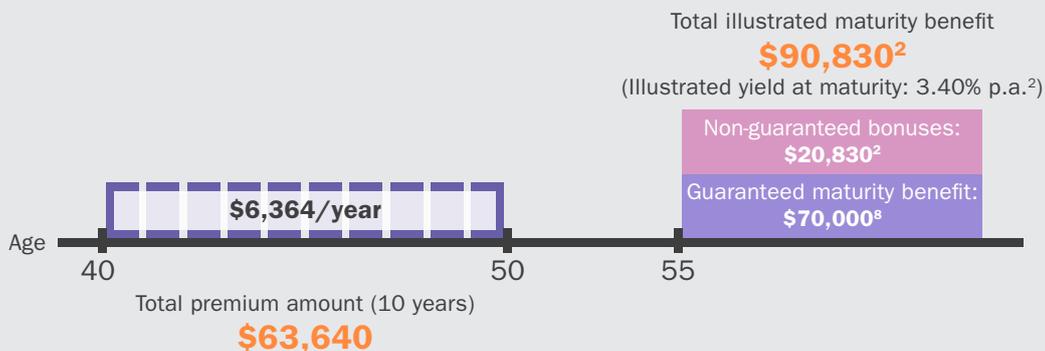


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 4.75% p.a. Should the long-term average return be 3.25% p.a., the total illustrated maturity benefit at age 55 would be \$79,955⁹, and the corresponding illustrated yield at maturity would be 2.18% p.a.⁹.

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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



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BUY ONLINE
lifeinsurance.income.com.sg/details/RVXE

IMPORTANT NOTES

- 1 The illustrated yield of 4.30% per annum is not guaranteed and is based on:
 - Male, age 40 who signs up for Gro Secure Saver with a sum assured of \$80,000,
 - Paying yearly premiums of \$12,701 for 5 years, and
 - Receiving a total illustrated maturity benefit of \$167,445 at age 65.
- 2 The figures in the illustrations 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.
- 3 Capital guarantee is on the basic plan only, on the condition that all premiums are paid, and that the policy is held until the maturity date with no policy alterations or claims made during the entire policy term.
- 4 Bonus rates are not guaranteed and will vary according to the future performance of the Life Participating Fund.
- 5 Gro Secure Saver pays out 105% of all net premiums paid, and 100% of bonuses; or the cash value; whichever is higher, in the event of insured's death or total and permanent disability (TPD before age 70). Net premiums means the regular premium amount (excluding rider premiums paid) or the reduced regular premium if a part of the policy has been cashed in earlier.
- 6 In addition to the death benefit or total and permanent disability benefit respectively, 100% of the sum assured will be paid out for this benefit only if death or total and permanent disability (TPD before age 70) occurs within 365 days of the accident and the insured is not participating in any restricted activity. If death or total and permanent disability occurs due to the insured's involvement in any restricted activity at the time of the accident, 60% of the sum assured will be payable instead. Standard exclusions apply as well. Please refer to the policy contract for further details.
- 7 This is applicable only after one year from the cover start date. Cover start date refers to the date we issue the rider or the date we issue an endorsement to include or increase a benefit; or the date we reinstate the rider (whichever is the latest). However, if the insured is diagnosed with any one of the major cancer within one year from the cover start date, we will end this rider and refund 100% of the premiums paid on this rider. You will then have to continue paying premiums for your Gro Secure Saver policy. The insured must survive at least 30 days after the insured is diagnosed with a covered major cancer before we pay the major cancer benefit. We will not pay this benefit if the insured suffered symptoms of, had investigations for, or was diagnosed with, or received treatment for any cancer, including carcinoma-in-situ, before the cover start date. You can find the usual terms and conditions of this rider, full list of our specified major cancer and their definitions in your policy contract.
- 8 Guaranteed maturity benefit is the sum assured which is paid on the condition that all premiums are paid, and that the policy is held until the maturity date with no policy alterations or claims made during the entire policy term.

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IMPORTANT NOTES

- 9 The figures in the illustrations are not guaranteed and are illustrated based on the assumption that the Life Participating Fund earns a long-term average return of 3.25% 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.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/gro-secure-saver-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 26 August 2020