

WealthLink

Achieve your investment goals through our fund range while receiving the protection you need.

INVESTMENT-LINKED PLAN

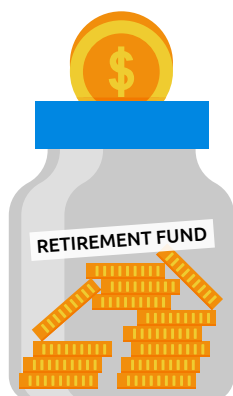


FOOD FOR THOUGHT



Being challenged in life is inevitable, and unforeseen events can put a strain on your finances. **Do you have the confidence to achieve wealth accumulation while navigating through life's uncertainties?**

Singapore's core inflation rises further to 5.3% in September 2022, edging towards 14-year high. Driven mainly by larger increases in prices of food, services and retail and other goods¹. **Is your money today working hard for your future?**



A survey revealed one of the key long-term financial goals for Singaporeans is to have sufficient funds for retirement. However, only 1 out of 4 are actually taking tangible steps to meet the goal². **Are you maximising your savings in your retirement nest egg, including those in your Supplementary Retirement Scheme (SRS) Account?**

You work hard, so your savings should work even harder. Start your journey of wealth accumulation from as low as \$5,000³ with WealthLink, an investment-linked plan that gives you the opportunity to earn potentially better returns. Choose from a wide range of available funds as you diversify your portfolio with just a single premium and top up your investment³ as you wish.

Why is it good for me?

1

Choose any number of available funds⁴ from a **wide range designed to suit your every need**

2

No charges required when you switch funds⁵, withdraw⁶ or surrender⁷ your investment

3

No lock-ins, be equipped with the flexibility to access your funds

4

Receive protection as you grow your wealth

5

Fund management expertise

Wide range of funds to suit your every need

Get closer to your goals. WealthLink provides you with an extensive range of funds to choose from so you can invest in the funds that best match your financial goals and suit your risk-appetite for a well-diversified portfolio.

Switch your funds, withdraw or surrender your investment at no charge

Enjoy the flexibility to switch⁵ your funds as you optimise your investment, withdraw⁶ and surrender⁷ your investment without any charges.

Enjoy the flexibility you need to keep pace with your investments

Have the option to invest via cash or through your Supplementary Retirement Scheme (SRS) funds the way you want. Even though you have purchased a single premium plan, you can still top up your investment with a lump sum³ or switch⁵ your investment into another available fund as often as you wish. What's more, there is no lock-ins, this means you have the flexibility to withdraw⁶ your investments if the need arises.

Receive protection as you grow your wealth

WealthLink also provides you with coverage against death and accidental death⁸, at no additional charge, for even greater peace of mind.

Event	Before the anniversary immediately after the insured reaches the age of 65
Death	Higher of 105% of all net premium(s) ⁹ paid or The policy value at the time of claim
	On or after the anniversary immediately after the insured reaches the age of 65 Higher of 101% of all net premium(s) ⁹ paid or The policy value at the time of the claim

In the unfortunate event of accidental death⁸ (on or after the anniversary immediately after the insured reaches the age of 65 and before the anniversary immediately after the insured reaches the age of 75), you will receive a payout of 105% of all net premium(s) paid or the policy value at the time of claim, whichever is higher.

Fund management expertise

After you decide which funds to invest in, you can relax knowing that our team of experienced investment professionals are continuously monitoring each fund and taking care of your investment. At Income, we also work with world class asset managers to deliver long-term investment value for our 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.

IMPORTANT NOTES

- 1 [Singapore's core inflation rises further to 5.3% in September, edging towards 14-year high](#), CNA, 25 October 2022
- 2 [Majority of Singaporeans unprepared for retirement: Survey](#), ST Online, 5 December 2014
- 3 The initial Minimum Single Premium is \$5,000 for age 0 to 64 and \$10,000 for age 65 to 80. Subsequent minimum top up amount is \$2,500. A premium charge of 3.5% will be deducted from both the initial single premium and top ups (if any).
- 4 There is a minimum requirement on the amount allocated into each selected fund upon each premium payment. The annual management fee is not the same for all funds. Please refer to their respective Product Highlights Sheets for the annual management fees as well as other fees and charges.
- 5 Minimum switch amount is currently set as \$1,000 each time. There is no limit to the number of switches per year. Income may change this at any time by giving you notice.
- 6 Each withdrawal requires a minimum value of units worth S\$500. You must also leave a minimum value of units worth:
 - a. S\$1,750 if the policyholder have one sub-fund; or
 - b. S\$3,500 if the policyholder have more than one sub-fund;
 under your policy.
 Income may change these minimum amounts at any time by giving you notice. Partial withdrawals have the effect of reducing the death benefit, accidental death benefit and sub-fund value of the policy.
- 7 The policy will end after the policyholder cash in the units fully. The cash-in value is the policy value less any fees and charges Income may take. There is no surrender charge imposed.
- 8 Income will either pay for the Death Benefit or the Accidental Death Benefit only, whichever is higher. Income will pay this benefit only if the death happens within 365 days of the accident. Otherwise, we will pay only the Death Benefit, taking off any fees and charges which apply to your policy. Income will not pay any further benefits, your policy will end when Income make this payment. Please refer to policy conditions for more details.
- 9 Net premium(s) means the initial single premium paid, and the total of all top-ups made, less all amounts cashed in.

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

Information is correct as at 14 March 2025.

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

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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.

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