



SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

GRANDEUR





SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

Your achievements; admirable.
Your performance; powerful.
You know success.
Now, it's time for you to know Solitaire.

Exclusively for the exemplary, Solitaire supports your scale to greater heights. This product series puts you in the path of possibilities, with protection that's perfect for you.

Elevate your financial legacy with meaningful advice and insights from our experts, all whilst managing your portfolio with bespoke benefits. Growing wealth and securing success has never been this easy.

Grandeur Solitaire (US\$)

Craft the future you envision, with Grandeur Solitaire (US\$).

You're well aware; sustainable success doesn't just happen by chance. It happens by choice. Make your astute choice today and get an unparalleled advantage for what's to come, be it rain or shine.



Take advantage of market opportunities with **a plan denominated in US dollars** that helps you look beyond Singapore dollar denominated assets and allows you to maximise your investment opportunities in US dollar denominated assets.



Lifetime monthly cash payouts till age 120 with just **one single premium commitment**. The first monthly cash payout starts from the 49th policy month¹ and over a year, these cash payouts can add up to 4.58% of your net single premium (of which 1.77% is guaranteed and 2.81% is non-guaranteed¹).



Flexibility to choose between receiving your cash payouts and spending it however you like or **earn up to 3.35% p.a.**² if you accumulate your cash payouts with us.



Receive **105%**³ of the net single premium and a non-guaranteed terminal bonus for protection against **death** during the term of the policy.



Hassle free application and **guaranteed acceptance** regardless of health condition so you can start growing your wealth effortlessly.

How Grandeur Solitaire (US\$) gives you an added advantage of passive income to fulfil the wants and aspirations in life

Mr Lim, age 40, signs up for Grandeur Solitaire (US\$) with a single premium of US\$2 million.

From the start of the 49th policy month, the policy begins to pay monthly cash payouts¹ of US\$7,633⁵ and Mr Lim chooses to receive it. This provides a monthly income stream to Mr Lim for his various lifestyle expenses such as luxury vacations and watches.

Should Mr Lim pass away at age 85, his family would receive the death benefit of US\$3,580,000^{3,5} and the policy terminates thereafter.



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

Should Mr Lim survive to the end of the policy term, the illustrated total benefit would be US\$10,251,600^{4,5} when the policy matures.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 5.15% p.a.

Should the long-term average return be 3.65% p.a., the illustrated monthly cash payout¹ is US\$5,050⁶ (The total illustrated monthly cash payout¹ from age 45 to 85 would be US\$2,484,600⁶). Should Mr Lim pass away at age 85, the death benefit would be US\$2,760,000^{3,6}. Otherwise, should Mr Lim survive to the end of the policy term, the illustrated total benefit when the policy matures would be US\$5,780,600^{4,6}.

How Grandeur Solitaire (US\$) helps you prepare for the generations to come

Mr Tan signs up for Grandeur Solitaire (US\$) with a single premium of US\$1 million and names his 5 year-old son, Alex, as the insured.

From the start of the 49th policy month, the policy begins to pay monthly cash payouts¹ of US\$3,817⁵. Mr Tan chooses to accumulate the monthly cash payouts¹ with Income at the prevailing interest rate of up to 3.35% p.a.².

When Alex turns 35, Mr Tan withdraws all the accumulated cash payout of US\$1,886,571^{2,5} for Alex's start up business. Mr Tan then transfers the ownership of the policy to Alex.

Alex chooses to receive the monthly cash payouts¹ for his lifestyle expenses. Should Alex pass away at age 85, his family would receive the death benefit of US\$4,980,000^{3,5} and the policy terminates thereafter.

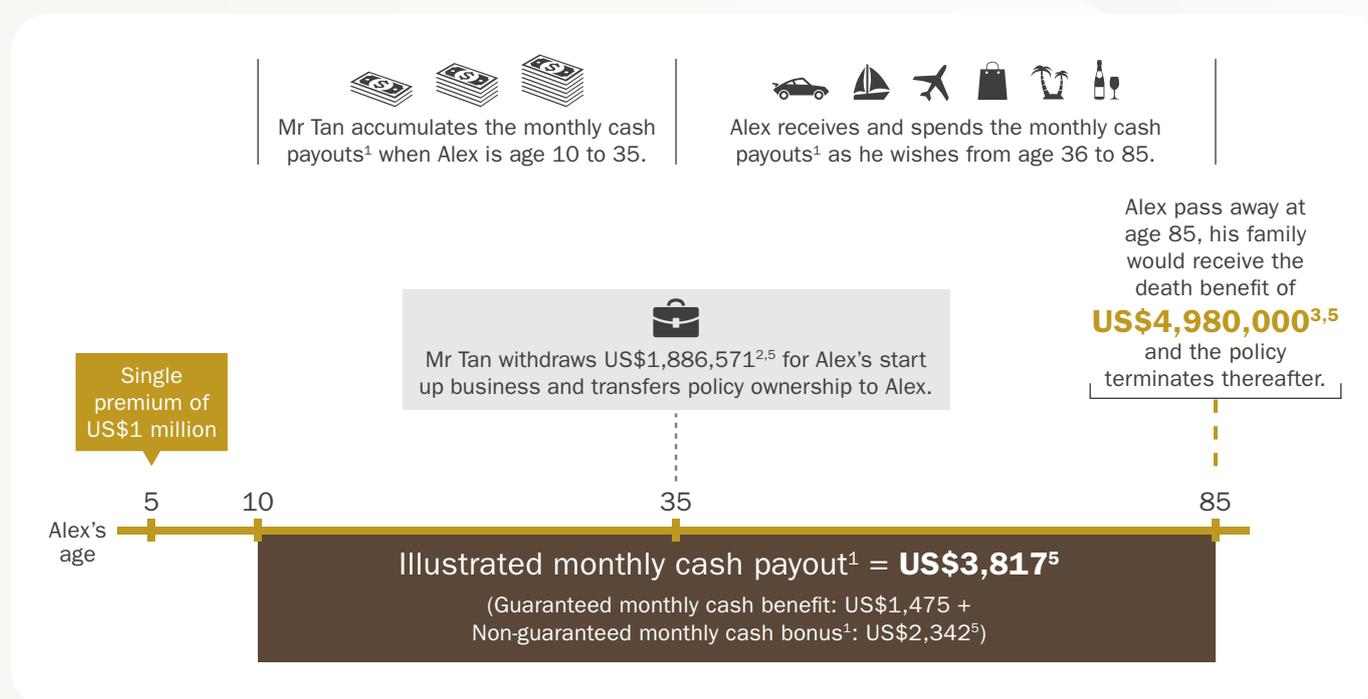


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar.

Should Alex survive to the end of the policy term, the illustrated total benefit would be US\$19,805,800^{4,5} when the policy matures.

The non-guaranteed figures above are based on the assumption that the Life Participating Fund earns a long-term average return of 5.15% p.a.

Should the long-term average return be 3.65% p.a., the monthly cash payout¹ would be US\$2,525⁶. The illustrated withdrawal amount for Alex's start up business would be US\$1,010,052^{2,6}. Should Alex pass away at age 85, the death benefit would be US\$2,820,000^{3,6}. Otherwise, should Alex survive to the end of the policy term, the illustrated total benefit when the policy matures would be US\$9,500,300^{4,6}.

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.

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IMPORTANT NOTES

- 1 If the insured survives at the end of 48 months from the policy entry date, we pay a monthly cash benefit from the start of the 49th month after the policy entry date. Each monthly cash benefit is 0.1475% of the net single premium, and we pay it as long as the insured is still alive and this policy has not ended. Over 12 months, 1.77% of the net single premium will be the cash benefit and up to 2.81% of the net single premium will be non-guaranteed cash bonus (based on the assumption that the Life Participating Fund earns a long-term average return of 5.15% per annum. The non-guaranteed cash bonus may vary according to the future performance of the Life Participating Fund. If the Life Participating Fund earns a long-term average return of 3.65% per annum, the non-guaranteed cash bonus will be up to 1.26% of the net single premium).
- 2 Interest rate of 3.35% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.
- 3 The policy pays out 105% of the net single premium and a non-guaranteed terminal bonus in the event of the insured's death during the term of the policy. We will also pay any cash benefits and cash bonuses which have built up (accumulated) and the policy will end when we make this payment.
- 4 If the insured survives at the end of the policy term, which is the anniversary immediately after the insured's 120th birthday, and the policy has not already ended, we will pay 105% of the net single premium and a non-guaranteed terminal bonus ("maturity benefit"). We will also pay any cash benefits and cash bonuses which have built up (accumulated). The final cash benefit which is 1.77% of the net single premium and the cash bonus will be paid as a lump-sum with the maturity benefit. The policy will end when we make this payment.
- 5 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 5.15% 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.
- 6 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 3.65% 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. If cash benefits and cash bonuses are accumulated with Income, the interest rate will be based on 1.85% per annum and it is not guaranteed. Prevailing interest rate at the point of deposit will be determined by Income.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at www.income.com.sg/grandeur-solitaire-usd-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.

As this plan is denominated in US\$, you should be aware and accept that if US\$ is not your home currency, you will be exposed to foreign currency exchange risks from the time you purchased this policy to the time the policy benefits are payable. This means that you may need to bear the charges, expenses or losses (if any) resulting from any currency conversion on any transaction pertaining to this policy.

Protected up to specified limits by SDIC.

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

Information is correct as of 1 July 2020

