



# SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

## WEALTH PLUS SOLITAIRE II



**Shanti Pereira**  
Team Singapore Sprinter



Official Insurance Partner

 **income**  
made yours



## 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.

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# Food For Thought



67% of Singapore's high-net-worth individuals worry that their wealth won't persist beyond their children's generation<sup>1</sup>. Thoughtful legacy planning, supported by insurance solutions, can help preserve wealth for future generations.



Singapore affluents say they need US\$1.39 million on average to retire comfortably<sup>2</sup>. Comfort in retirement comes from a reliable monthly income that complements your lifestyle over the long term, while helping preserve your legacy.



In a competitive talent landscape, retaining top talent has become a key challenge for businesses. Well-designed incentives can help strengthen loyalty and long-term commitment among key employees.

# Wealth Plus Solitaire II

Build enduring wealth with lifetime monthly cash payouts<sup>3</sup> through Wealth Plus Solitaire II.

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.



**Lifetime monthly cash payouts<sup>3</sup>** starting from the 37<sup>th</sup> policy month until age 120



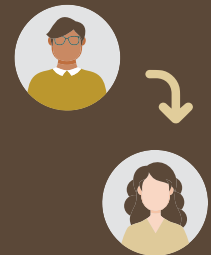
**Save confidently with capital guaranteed<sup>4</sup>** from the end of the 10<sup>th</sup> policy year



**Leave a legacy for your loved ones with a secondary insured<sup>5</sup>**



Receive 101% of the net single premium and a non-guaranteed terminal bonus for **protection against death and terminal illness<sup>6</sup>**



**Flexibility to manage your wealth with the option to change the policy's insured<sup>7</sup>** after the 2<sup>nd</sup> policy year

# Benefits

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## Lifetime monthly cash payouts starting from the 37<sup>th</sup> policy month until age 120

Revel in your legacy with just a single premium. Starting from the 37<sup>th</sup> policy month to the 48<sup>th</sup> policy month, you'll receive monthly cash payouts<sup>3</sup> of up to 0.0875% of your net single premium (comprising 0.0710% guaranteed and 0.0165% non-guaranteed), adding up to 1.05% of your net single premium over 12 months. From the 49<sup>th</sup> policy month onwards until age 120, you'll receive monthly cash payouts<sup>3</sup> of up to 0.3085% of your net single premium (comprising 0.0710% guaranteed and 0.2375% non-guaranteed), adding up to 3.702% of your net single premium over 12 months.

## Empowered with choice

Choose to receive your cash payouts and spend them however you like or accumulate with us to receive interest at a rate of up to 3.00% p.a.<sup>8</sup>.

## Save confidently with capital guaranteed

With your capital guaranteed<sup>4</sup> from the end of the 10<sup>th</sup> policy year, you can plan for the long term with greater certainty. This assurance includes receiving back the net single premium paid<sup>4</sup> as guaranteed cash value.

## Leave a legacy for your loved ones with a secondary insured

Leave a legacy and appoint your loved one as your policy's secondary insured<sup>5</sup> to continue your wealth accumulation. The policy will continue until the anniversary immediately after the 120<sup>th</sup> birthday of the original insured<sup>9</sup>. This way, you can ensure a legacy for your loved ones.

## Receive protection till age 120

In the unfortunate event of the insured's death or diagnosis of terminal illness, a lump-sum benefit<sup>6</sup> comprising 101% of the net single premium, together with a non-guaranteed terminal bonus, will be paid to help preserve a legacy for your loved ones.

## Manage your wealth with flexibility

Choose to change the policy's insured<sup>7</sup> to your loved one after the 2<sup>nd</sup> policy year, giving you peace of mind as your legacy will last for generations, up to the end of the policy term. Alternatively, if you're a business owner, you have the option to change the policy's insured<sup>7</sup> to a key employee to incentivise top talent to remain with the business for an extended period, driving strong talent retention. This flexibility allows businesses to change the policy's insured<sup>7</sup> without buying a new policy if personnel changes occur.

# Benefits

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## Maturity benefit

Receive a maturity benefit<sup>19</sup> of 101% of the net single premium and a non-guaranteed terminal bonus on the anniversary immediately after the original insured's<sup>9</sup> 120<sup>th</sup> birthday.

## Application made easy

Enjoy simplicity and convenience. Application is hassle-free and acceptance is guaranteed regardless of health conditions. There is no need for any medical check-up, so you can start growing your wealth effortlessly.

## 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 Wealth Plus Solitaire II leaves a gift of legacy to future generations

Mr Tan can choose to appoint a secondary insured<sup>5</sup> at the point of sign-up, but he chooses not to.

Mr Tan, age 50, signs up for **Wealth Plus Solitaire II** with a **single premium of \$1 million**.



After the end of the 10<sup>th</sup> policy year, the **policy's capital of \$1 million is guaranteed<sup>4</sup>**.

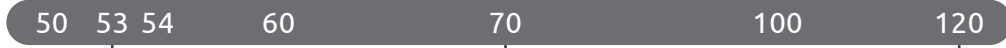
Mr Tan retires and **withdraws \$150,000** from the accumulated cash payouts to fund a cruise to Europe with his wife.

Darren passes away at age 70. **The policy will continue with Fiona becoming the insured<sup>5</sup>**, and the **monthly cash payouts<sup>3</sup> will continue to be paid until the policy matures**.



**Illustrated monthly cash payouts<sup>3</sup> from age 54 to 120: \$3,085<sup>11</sup>**  
(Guaranteed monthly cash benefit<sup>3</sup>: \$710 + Non-guaranteed monthly cash bonus<sup>3</sup>: \$2,375<sup>11</sup>)

Mr Tan's age (Original Insured<sup>9</sup>)



Starting from the 37<sup>th</sup> to the 48<sup>th</sup> policy month, the policy **begins to pay monthly cash payouts<sup>3</sup> of \$875<sup>11</sup>** (Guaranteed monthly cash benefit<sup>3</sup>: \$710 + Non-guaranteed monthly cash bonus<sup>3</sup>: \$165<sup>11</sup>).

Mr Tan chooses to **accumulate the monthly cash payouts<sup>3</sup> with Income Insurance** at the prevailing interest rate of **up to 3.00% p.a.<sup>8</sup>**.

Mr Tan decides to assign the ownership of the policy to his son, Darren, aged 40.

**Darren changes the policy's insured<sup>7</sup> to himself and appoints his newborn daughter, Fiona, as the secondary insured<sup>5</sup>.**

He chooses to **receive the monthly cash payouts<sup>3</sup> of \$3,085<sup>11</sup>** to supplement his living expenses.

Darren has indicated in his will for Fiona to be assigned ownership of the policy upon his passing.



When Fiona is 50 years old, the policy pays out an illustrated maturity benefit of

**\$3,605,544<sup>8,10,11</sup>**. The policy would have provided an illustrated total payout of **\$5,606,544<sup>3,8,10,11</sup>**.

Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used 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% p.a.

Should the long-term average return be 3.00% p.a., the illustrated monthly cash payout<sup>3</sup> for Mr Tan at age 53 would be \$792<sup>12</sup> (the non-guaranteed monthly cash bonus<sup>3</sup> would be \$82<sup>12</sup>), and \$1,897<sup>12</sup> for Mr Tan from age 54 to 120 (the non-guaranteed monthly cash bonus<sup>3</sup> would be \$1,187<sup>12</sup>). If Fiona survives to the end of the policy term, the illustrated maturity benefit would be \$1,575,466<sup>10,12</sup>, and the policy would have provided an illustrated total payout of \$2,863,666<sup>3,10,12</sup>.

# How Wealth Plus Solitaire II helps businesses reward and retain key employees



ABC Company sought a strategy to drive high performance and retain top talent for at least 10 years. To achieve this, ABC Company signs up for **Wealth Plus Solitaire II** with a **single premium of \$5 million** and insures Joseph, age 55, the general manager.

Starting from the 37<sup>th</sup> to the 48<sup>th</sup> policy month, the policy **begins to pay monthly cash payouts<sup>3</sup> of \$4,375<sup>11</sup>**

(Guaranteed monthly cash benefit<sup>3</sup>: \$3,550 + Non-guaranteed monthly cash bonus<sup>3</sup>: \$825<sup>11</sup>).

ABC Company chooses to **accumulate the monthly cash payouts<sup>3</sup> with Income Insurance** at the prevailing interest rate of **up to 3.00% p.a.<sup>8</sup>**.



After 10 years of dedicated service, Andrew retires at age 60. As a reward for his loyalty, **ABC Company transfers the ownership of the policy to him.**

**Andrew appoints his daughter Jane, age 15, as the secondary insured<sup>5</sup>** and chooses to **receive the monthly cash payout<sup>3</sup> of \$15,425<sup>11</sup>** to supplement his living expenses.

Andrew has indicated in his will for Jane to be assigned ownership of the policy upon his passing.



When Jane is 60 years old, the policy pays out an illustrated maturity benefit of

**\$20,111,263<sup>8,10,11</sup>.**

The policy would have provided an illustrated total payout of

**\$28,440,763<sup>3,8,10,11</sup>.**



**Illustrated monthly cash payouts<sup>3</sup> from age 59 to 120: \$15,425<sup>11</sup>** (Guaranteed monthly cash benefit<sup>3</sup>: \$3,550 + Non-guaranteed monthly cash bonus<sup>3</sup>: \$11,875<sup>11</sup>)

Joseph's age  
(Original Insured<sup>9</sup>)

55 57 58 59 65 75 105 120

Joseph leaves the company, and David joins the company as the new general manager. **ABC Company changes the policy's insured<sup>7</sup> to David.**



After 8 years of service, David leaves the company, forfeiting his eligibility for the policy.

ABC Company hires a new general manager, Andrew, aged 50, and **changes the policy's insured<sup>7</sup> to Andrew.**

After the end of the 10<sup>th</sup> policy year, the **policy's capital of \$5 million is guaranteed<sup>4</sup>.**

Andrew passes away at age 90, and **the policy continues with Jane, age 45, becoming the insured<sup>5</sup>.** The **monthly cash payouts<sup>3</sup> will continue to be paid until the policy matures.**



Diagram is not drawn to scale. The figures are rounded to the nearest dollar and are used 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% p.a.

Should the long-term average return be 3.00% p.a., the illustrated monthly cash payout<sup>3</sup> would be \$3,960<sup>12</sup> (the non-guaranteed monthly cash bonus<sup>3</sup> would be \$410<sup>12</sup>) when the original insured<sup>9</sup> is aged 58, and \$9,485<sup>12</sup> when the original insured<sup>9</sup> is aged between 59 and 120 (the non-guaranteed monthly cash bonus<sup>3</sup> would be \$5,935<sup>12</sup>). If Jane survives to the end of the policy term, the illustrated maturity benefit would be \$9,389,803<sup>10,12</sup>, and the policy would have provided an illustrated total payout of \$14,511,703<sup>3,10,12</sup>.

## IMPORTANT NOTES

- 1 The Business Times, [Why two-thirds of Singapore's wealthy fear their legacy won't last – and what must change.](#)
- 2 The Business Times, [US\\$1.39 million: That's the sum Singapore affluents say they need to retire comfortably.](#)
- 3 If the insured survives at the end of 3 years from the policy entry date, we will pay out the monthly cash payout from the start of the 37<sup>th</sup> month from the policy entry date. The monthly cash payout consists of the guaranteed monthly cash benefit and the non-guaranteed monthly cash bonus.  

From the start of the 37<sup>th</sup> policy month to the 48<sup>th</sup> policy month, the guaranteed monthly cash benefit is 0.0710% of the net single premium and the non-guaranteed monthly cash bonus is up to 0.0165% of the net single premium. Over 12 months, you would receive 0.852% of the net single premium as guaranteed cash benefit and up to 0.198% of the net single premium as non-guaranteed cash bonus. From the start of the 49<sup>th</sup> policy month, the guaranteed monthly cash benefit is 0.0710% of the net single premium and the non-guaranteed monthly cash bonus is up to 0.2375% of the net single premium. Over 12 months, you would receive 0.852% of the net single premium as guaranteed cash benefit and up to 2.850% of the net single premium as non-guaranteed cash bonus (based on the assumption that the Life Participating Fund earns a long-term average return of 4.25% per annum). The non-guaranteed monthly 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 3.00% per annum, the non-guaranteed monthly cash bonus will be up to 0.0082% of the net single premium from the start of the 37<sup>th</sup> policy month to the 48<sup>th</sup> policy month, and up to 0.1187% of the net single premium from the start of the 49<sup>th</sup> policy month.

We will pay the monthly cash payout as long as the insured is still alive and the policy has not ended.

Net single premium means the single premium amount as shown in the policy schedule, or the reduced single premium amount if a part of the policy has been cashed in earlier.
- 4 From the policy entry date until the end of 9<sup>th</sup> policy year, the guaranteed cash value is equal to 80% of the net single premium. From the end of 9<sup>th</sup> policy year up to and including the end of 10<sup>th</sup> policy year, the guaranteed cash value shall increase monthly, as determined by us, to 100% of the net single premium. From the end of 10<sup>th</sup> policy year, the guaranteed cash value is equal to 100% of the net single premium and shall remain at that level for the remainder of the policy term. If you choose to cash in this policy partially, the net single premium after the partial cash in cannot be less than S\$100,000 or any other amount we may tell you about. We may review and revise the way we work out the cash value.
- 5 The secondary insured must be yourself (before the age of 75 years old), your spouse (before the age of 75 years old), or your child or ward (before the age of 18 years old) at the time of exercising this option. You can exercise this option to appoint a secondary insured no more than three times. Other terms and conditions apply for the benefit. Please refer to the policy conditions for further details.
- 6 During the term of the policy, if the insured becomes terminally ill or dies, we will pay 101% of the net single premium and a terminal bonus. We will also pay any cash benefits and cash bonuses which have built up. The policy will end when we make this payment. We will not pay any further benefits. If you have appointed a secondary insured before the insured dies, we will not pay this benefit. Upon the death of the insured, the secondary insured becomes the insured and this policy will continue.
- 7 You may request to change the insured after 2 years from the policy entry date. The change to a new insured may be requested before the death of the insured provided the conditions listed in the policy conditions are met. You must have an insurable interest on the new insured at the effective date of change. The new insured must be before the age of 75 years old at the point of exercising this option. Other terms and conditions apply for the benefit. Please refer to the policy conditions for further details.
- 8 Interest rate of 3.00% per annum is not guaranteed. Prevailing interest rate at the point of deposit will be determined by us.
- 9 The original insured means the insured that was appointed when we issued this policy.
- 10 If the insured survives at the end of the policy term, which is to the anniversary immediately after the original insured's 120<sup>th</sup> birthday, and the policy has not already ended, we will pay 101% of the net single premium and a terminal bonus. We will also pay any cash benefits and cash bonuses which have built up. The policy will end when we make this payment.
- 11 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.
- 12 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. If cash benefits and non-guaranteed cash bonuses are accumulated with us, the interest rate will be based on 1.50% per annum and it is not guaranteed. Prevailing interest rate at the point of deposit will be determined by us.

## IMPORTANT NOTES

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Information is correct as at 23 June 2026.

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# 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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