

Invest Wealth Vantage

Greater opportunities to build wealth with income streams generated from the 1st policy year with dividend-paying funds¹.

INVESTMENT-LINKED PLAN



for every story

Melissa Yee
Team Singapore Athlete



Official Insurance Partner

FOOD FOR THOUGHT



There are already around 1,500 people aged 100 or older living in Singapore right now, up from 1,200 in 2015. A long retirement is no longer an outlier scenario. It is increasingly the default². Living longer is a gift. **But without adequate planning for a longer retirement, it can also bring some of the biggest financial challenges later in life.**

It is widely accepted that starting to invest early gives money more time to compound and build wealth. For instance, investing S\$1,000 a month at an annual return of 4 per cent, with returns reinvested, could grow into a portfolio worth more than S\$510,000 over 25 years³. **Time can be one of an investor's greatest advantages.**



Your Supplementary Retirement Scheme (SRS) funds don't have to sit idle. **Investing them may help unlock their long-term growth potential while allowing you to continue enjoying tax benefits.**

Your wealth-building journey can start today. Begin your investment journey and pursue your financial goals with the flexibility to navigate changing market conditions.

Invest from as low as \$10,000⁴ with Invest Wealth Vantage, a single premium investment-linked plan that lets you receive an income stream generated from the 1st policy year with dividend-paying funds¹ to support your retirement lifestyle.

Key Benefits	
1	Option to receive an income stream generated from the 1st policy year with dividend-paying funds¹
2	More of your money is invested in your chosen funds with no policy fee⁵ and a low premium charge⁴
3	Enjoy the flexibility to invest your way with a wide range of funds to choose from and the option to top up⁶ your investments
4	Have the control of making withdrawals⁷ or switching between available funds anytime at no charge⁸
5	Receive protection as you grow your wealth

Option to receive an income stream generated from the 1st policy year with dividend-paying funds

Explore a wide range of funds at income.com.sg/funds and have the option to receive an income stream generated from the 1st policy year with dividend-paying funds¹. You can also relax knowing that investment professionals continuously monitor each fund and take care of your investment. At Income Insurance, we also work with established asset managers to deliver long-term investment value for policyholders.

A cost-efficient way to invest

With no policy fee⁵ and a low premium charge of 3%⁴, more of your money is invested in your chosen funds.

Enjoy the flexibility to grow your wealth

Invest your way with cash or SRS funds. Even with a single premium plan, you have the flexibility to boost your investments through lump sum top-ups⁶. With no lock-in period, you can withdraw⁷ your investments when needed. You can also switch⁸ between available funds at any time at no charge⁸, giving you great control over your investment portfolio.

Receive protection as you grow your wealth

Invest Wealth Vantage also provides you with coverage against death⁹ and accidental death¹⁰ at no additional charge, for greater peace of mind.

Receive a death benefit⁹ of 101% of the policy value at the time of claim. In the unfortunate event of an accidental death¹⁰ during the first three policy years, your loved ones will receive a payout of 105% of all net premium(s)¹¹ paid or 101% of the policy value at the time of claim, whichever is higher.

Easy application

Enjoy a hassle-free application with no need for any medical check-up, which means you can start building your wealth with just a simple step.

Never too late to start investing

If you are aged 80 and below (last birthday), you can start investing with as little as \$10,000⁴ to begin building your wealth.

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 Dividend refers to the distribution for certain funds which have a distribution option that we may declare. The policyholder will be entitled to receive these distributions if the policy has not ended and has units in these funds on the declaration date of the distribution. The distribution amount will depend on the number of units the policyholder holds in these funds on the date we declare the distribution. The frequency and/or amount of distributions (if at all) may be varied at our absolute discretion. Distributions are not guaranteed. We may or may not pay a distribution every year. If the distribution amount for a fund meets the minimum amount we tell the policyholder, the policyholder can choose to receive all future distributions from that fund as payouts.
Distributions may be made out of the income and/or capital of the sub-fund. Any payout of distributions from the capital of the sub-fund may result in an immediate reduction of the net asset value per share/unit. Please refer to the policy conditions for further details on the declaration of distributions, reinvesting distributions, and the applicable terms and conditions.
- 2 The Business Times, [Retirement's longevity challenge](#).
- 3 The Business Times, [Better late than never: How to start investing in your 40s and beyond](#).
- 4 We will deduct a premium charge of 3% from both the initial single premium and for each top-up. We may change the premium charge at any time by giving the policyholder notice.
- 5 We do not charge any policy fee. However, we may change this at any time by giving the policyholder notice.
- 6 The policyholder can add premium payments called 'top-ups' at any time before the insured turns 81 years old. We may set a minimum amount for each top-up.
- 7 Each withdrawal requires a minimum value of units worth S\$500. The policyholder must also leave a minimum value of units worth:
 - S\$1,750 if the policyholder has one fund; or
 - S\$3,500 if the policyholder has more than one fund;under the policy.
We may change these minimum amounts at any time by giving the policyholder notice. The policy will end after the policyholder cashes in the units fully. If the policy value falls below the required minimum policy value after the policyholder has cashed in the units partly, we may cash in the remaining units and the policy will end.
- 8 We do not charge any fund switching fee. However, we may change this at any time by giving the policyholder notice. The policyholder can switch between funds at any time. If the policyholder is not switching out of a fund completely, we may tell the policyholder to leave a minimum amount in that fund. We may charge the policyholder a small amount and set a minimum amount for each switch. We may also limit the number of switches the policyholder can carry out. Please refer to the policy conditions for further details on fund switching.
- 9 During the term of the policy, if the insured dies, we will pay 101% of the policy value at the time we are told of the claim. We will take off any fees and charges which apply to the policy. If the policyholder makes any transactions (including top-ups and withdrawals) after the claim event date, we reserve the right to adjust the amount payable for the claim accordingly. The policy will end when we make this payment. We will not pay any further benefits.
- 10 We will pay either the Death Benefit or the Accidental Death Benefit only, whichever is higher. If the insured dies due to an accident during the first three policy years of the policy, we will pay:
 - 105% of all net premium(s) paid; or
 - 101% of the policy value;at the time we are told of the claim, whichever is higher.
We will pay this benefit only if the death happens within 365 days of the accident. Otherwise, we will pay only the Death Benefit. We will take off any fees and charges which apply to the policy. If the policyholder makes any transactions (including top-ups and withdrawals) after the claim event date, we reserve the right to adjust the amount payable for the claim accordingly. The policy will end when we make this payment. We will not pay any further benefits.
- 11 Net premium(s) means the initial single premium paid, and the total of all top-ups made, less total withdrawals made under the policy.

IMPORTANT NOTES

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

This is for general information only and is not to be construed as an offer, recommendation, solicitation or advice for the subscription, purchase or sale of any investment-linked plan (ILP) sub-fund or product(s). It does not constitute any financial advice and does not have regard to the specific investment objectives, financial situation, and particular needs of any person.

Investments are subject to investment risks, including the possible loss of the principal amount invested. 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 can be obtained from your insurance advisor, while the fund summary and product highlights sheet(s) are available and can be obtained from your insurance advisor or online at income.com.sg/funds. A potential investor should read the product summary, fund summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund.

You can find the usual terms, conditions and exclusions of this policy at income.com.sg/policy-conditions/invest-wealth-vantage. 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 product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product 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 policy is a long-term commitment on your part. If you cancel your policy prematurely, the cash value you receive may be zero or less than the premiums you have paid for the policy. The premiums for this plan include distribution costs, if any. You can refer to the product summary, fund summary and product highlights sheet(s) for the fees and charges that are payable.

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

Information is correct as at 13 October 2026.

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About Income Insurance

Income Insurance Limited (Income Insurance) is one of Singapore's leading composite insurers, offering life, health and general insurance solutions for individuals, families and businesses.

Founded in 1970 to address a social need for insurance, Income Insurance strives to make protection accessible and relevant for people from diverse backgrounds and at every stage of life. Our broad suite of insurance and financial solutions is designed around evolving customer needs, helping people to build financial security and resilience, navigate life's uncertainties and plan confidently for the future.

Committed to creating positive social impact, Income Insurance supports stronger and more inclusive communities through initiatives that promote financial inclusion, community well-being and environmental sustainability.

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VISIT income.com.sg

Income Insurance Limited

UEN: 202135698W

Income Centre

75 Bras Basah Road Singapore 189557

Tel: 6788 1777

Fax: 6338 1500

Enquiries: income.com.sg/enquiry