SOLITAIRE

GROWING WEALTH. SECURING SUCCESS.

LEGACY FLEX SOLITAIRE



for every story

income

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.

Food For Thought



Unexpected events can happen at any time, leaving your loved ones vulnerable. A well-thought-out legacy plan ensures your assets are passed on according to your wishes and your family is provided for even in your absence.



Adequate protection coverage is important to safeguard against liabilities such as mortgage loans and helps ensure that your wealth is preserved to support your family and future generations. In Singapore, the average prices of private condominiums and landed properties are $1,989,082 and $5,336,871, respectively[1].



Singapore affluents said they need US$1.39 million on average to retire comfortably[2]. Confidence in retirement comes from planning ahead.

Legacy Flex Solitaire

Build enduring wealth with the flexibility of Legacy Flex Solitaire.

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



High protection coverage[3] from $500,000, with up to 83 times[4] the annual premiums, while offering the opportunity for wealth accumulation



Receive up to **0.5% annual loyalty bonus[5]** starting from the end of the minimum investment period (MIP)[6]



Flexibility to make charge-free withdrawals[7], up to 5% of the prevailing policy value (excluding the top-up account), starting from the 5th policy anniversary



Flexibility to increase your coverage at specified life events[8]



Ensure your legacy lives on with the flexibility to choose whether the death benefit[3] is **paid as a lump sum or in yearly instalments[9] over a period of 5 to 10 years**

Benefits

Preserve your legacy with high protection coverage from $500,000

Your legacy deserves lasting protection. Legacy Flex Solitaire provides coverage[3] in the event of death or terminal illness during the policy term, while offering the opportunity for wealth accumulation and ensuring your loved ones are safeguarded. Plus, benefit from continuous protection[10] for the first 15 years of the policy to keep your legacy secure.

Enjoy the assurance as you invest with fund management expertise

Explore a wide range of funds at income.com.sg/funds that best match your goals and investment risk appetite. 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.

Be empowered with the flexibility you need to grow your wealth

Tailor your investment to suit your lifestyle and preferences with the option to top up[11] your investment. You also have the flexibility to switch[12] your investments between available funds anytime at no charge[12].

Grow further with flexibility. Enjoy the option to continue paying premiums beyond the MIP[13] and optimise your investment.

Celebrate your loyalty and get rewarded

Receive an annual loyalty bonus[5] starting from the end of your MIP. This bonus will be invested in your selected funds to support your long-term financial goals. The loyalty bonus is a percentage of the policy value of the premium account based on the policy anniversary. The bonus amount depends on your policy type and chosen MIP.

Policy Type	MIP	Loyalty Bonus from the end of MIP
Single Premium	5 years	0.25%
Regular Premium	5 years	
	10 years	0.50%

Flexibility to make charge-free withdrawals

The Withdrawal Access Option[7] gives you the flexibility to make charge-free withdrawals starting from the 5th policy anniversary. You can withdraw up to 5% of your prevailing policy value (excluding the top-up account) once a year, and your sum assured will remain unchanged, providing financial access without compromising your protection.

Benefits

Optimise your wealth accumulation with Retirement Option

As you plan for your golden years, flexibility is key. With the Retirement Option[14], you can choose to reduce your policy's sum assured to as low as zero and have the option to receive dividend payouts[15], if any, after 20 years of investment or when the original insured turns 65, whichever is later. This provides a flexible means of supporting your retirement needs.

Guaranteed insurability option for additional coverage at specified life events

You have the flexibility to increase the policy's sum assured without a health reassessment when any specified life events[8] occur. Life events include getting married, becoming a parent or purchasing a residential property.

Ensure your legacy lives on with the flexibility to choose your payout option

Plan your legacy, your way. With the Bequest Option[9], you have the flexibility to decide how your legacy is passed on. Choose to have the death benefit[3] paid as a lump sum or in yearly instalments over a period of 5 to 10 years, ensuring your loved ones receive sustained financial support.

Continuity of wealth accumulation with a secondary insured

You can appoint your loved one as a secondary insured[16] so your policy can continue in the event of the death of the insured.

Never too late to protect your legacy

If you are aged 75 (last birthday) and below, you can apply for high protection coverage[3] while optimising your investment. Choose to pay a single premium[17] or regular premiums with a MIP[6] of 5 or 10 years for added flexibility.

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.

How Legacy Flex Solitaire supports legacy preservation and asset equalisation among your family

Mr Tan, age 50, non-smoker, owns an e-commerce business worth $2 million and $1.5 million in cash. He has two children. His daughter, Zoey, is helping with his business, while his son, Charlie is a doctor and has no interest in running the family business.

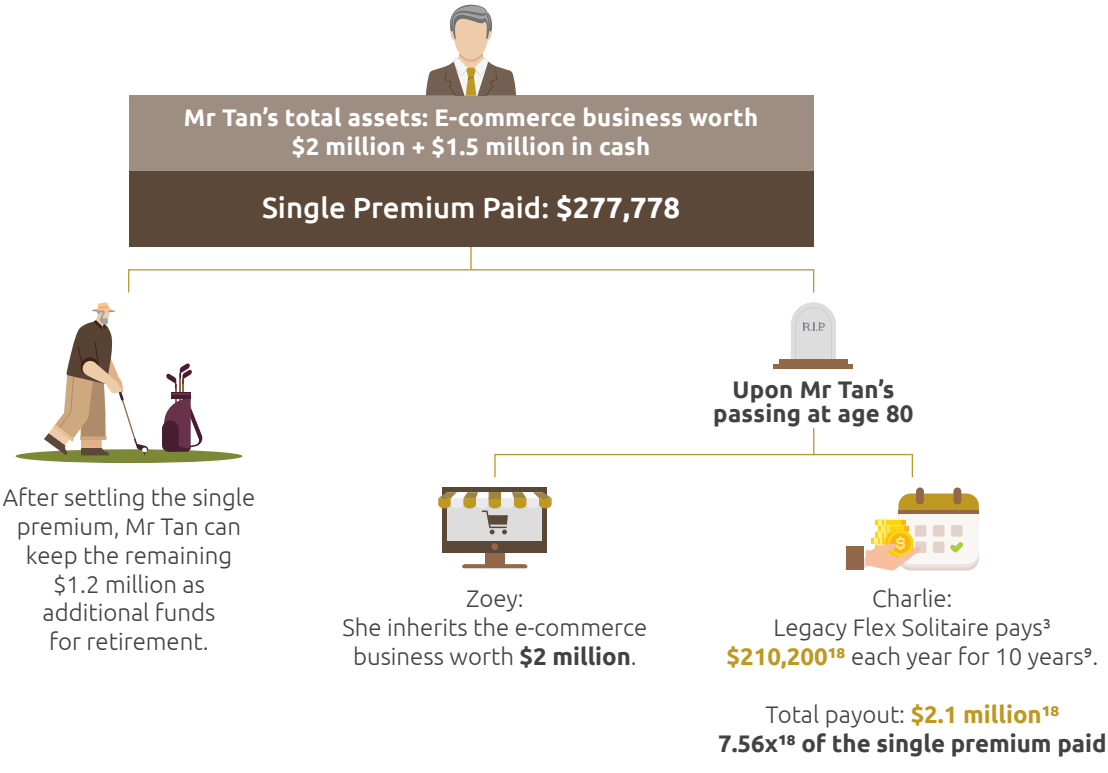
Without Legacy Flex Solitaire

As his two children have different interests in his business, it may be difficult for Mr Tan to distribute his main asset, which is his business.



With Legacy Flex Solitaire

To support legacy preservation and asset equalisation among his two children, Mr Tan signs up for Legacy Flex Solitaire with **$2 million sum assured** and opts to pay **a single premium[17] of $277,778**. He exercises the Bequest Option[9] and chooses to have the death benefit[3] paid in yearly instalments across 10 years to his nominated beneficiary, Charlie, and leaves his business to his daughter, Zoey.

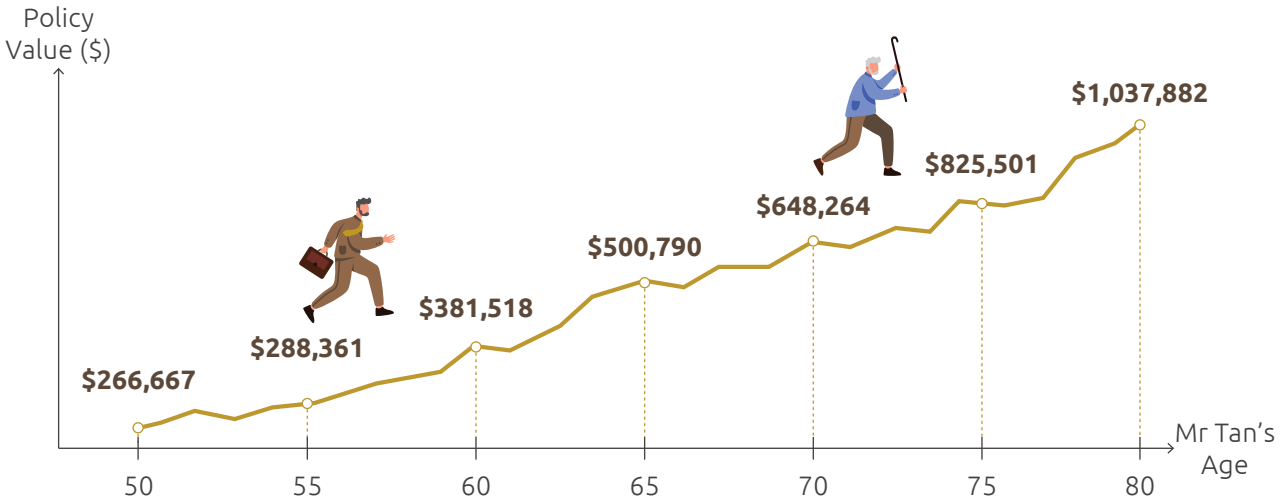


With Legacy Flex Solitaire, Mr Tan's total assets grow from **$3.5 million to $5.3 million[18]**.

Policy fees and charges apply. Please refer to the policy conditions for further details.
Diagram is not drawn to scale. The figures used are non-guaranteed, illustrated at an investment rate of return of 8.00% p.a., rounded to the nearest dollar, and based on the assumption that no withdrawals or top-ups are made during the policy term.

How Legacy Flex Solitaire supports legacy preservation and asset equalisation among your family

Discover how Mr Tan's policy value[18] may grow over the years



Mr Tan has the flexibility to withdraw[7] up to 5% of the prevailing policy value (excluding the top-up account) starting from the 5th policy year, without reducing his sum assured.

Policy fees and charges apply. Please refer to the policy conditions for further details.
Diagram is not drawn to scale. The figures used are non-guaranteed, illustrated at an investment rate of return of 8.00% p.a., rounded to the nearest dollar, and based on the assumption that no withdrawals or top-ups are made during the policy term.

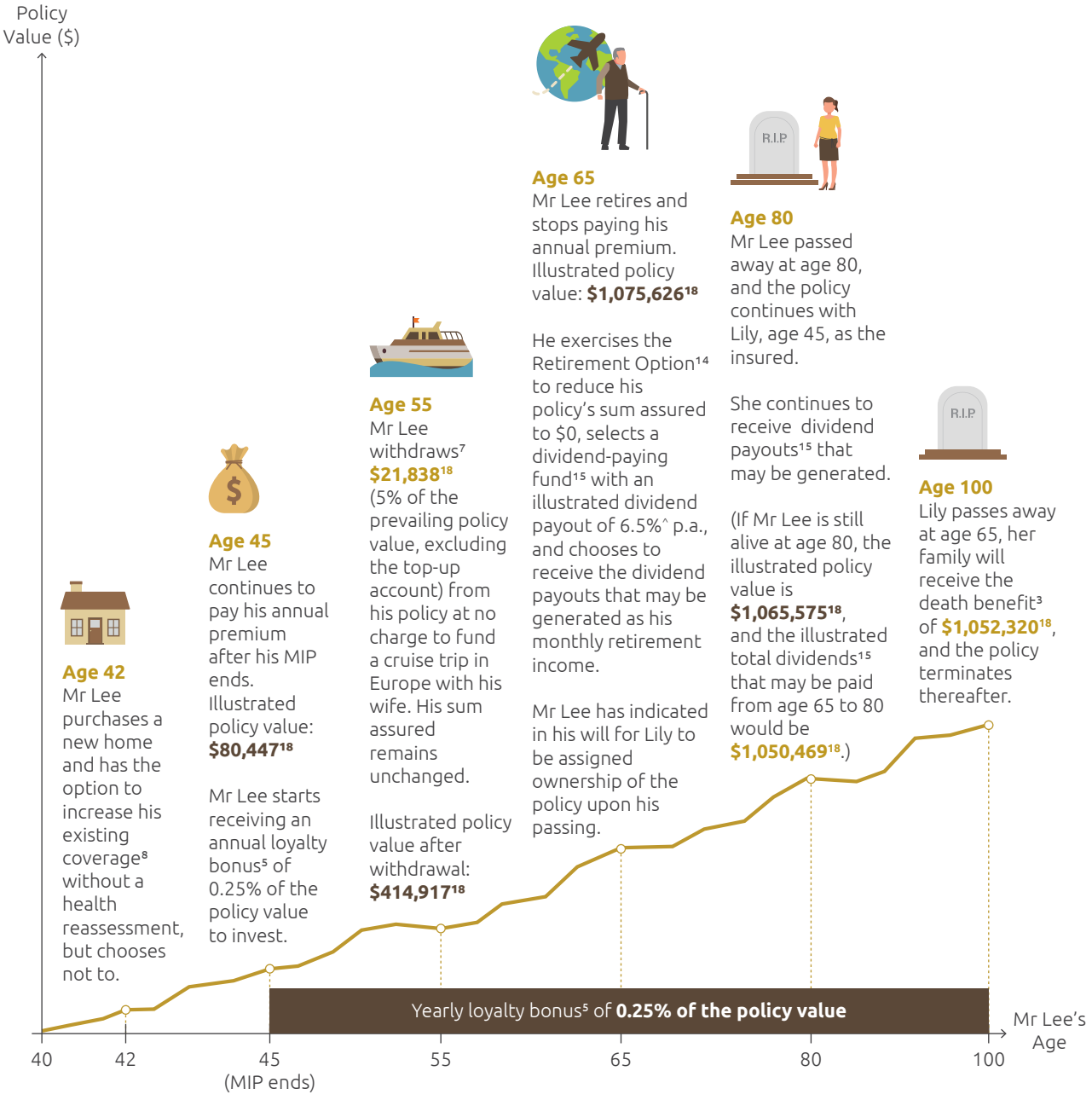
Should the illustrated investment rate of return be 4.00% p.a. and based on the assumption that no withdrawals or top-ups were made during the policy term, the illustrated policy value would be $266,667[19] at age 50, $233,718[19] at age 55, $251,225[19] at age 60, $260,660[19] at age 65, $249,714[19] at age 70, $196,179[19] at age 75 and $61,726[19] at age 80. Should Mr Tan pass away[3] at age 80, the policy pays $210,200[19] each year for 10 years[9], and the total payout would be $2.1 million[19], which is 7.56×[19] of the single premium paid. Mr Tan's total assets would grow to $5.3 million[19].

Should the illustrated investment rate of return be 0.00% p.a. and based on the assumption that no withdrawals or top-ups were made during the policy term, the illustrated policy value would be $266,667[20] at age 50, $187,292[20] at age 55, $160,861[20] at age 60, $125,290[20] at age 65, and $69,556[20] at age 70. The illustrated policy value would reduce to zero by age 74 and the policy will end.

The illustrated investment rates of return used (0.00% p.a., 4.00% p.a., and 8.00% p.a.) do not represent the upper or lower limits of the investment performance. The policy will end once the policy value is insufficient to pay for the applicable fees and charges after the first 15 years from the policy entry date[10].

How Legacy Flex Solitaire safeguards your future and supports your journey to a fulfilling retirement

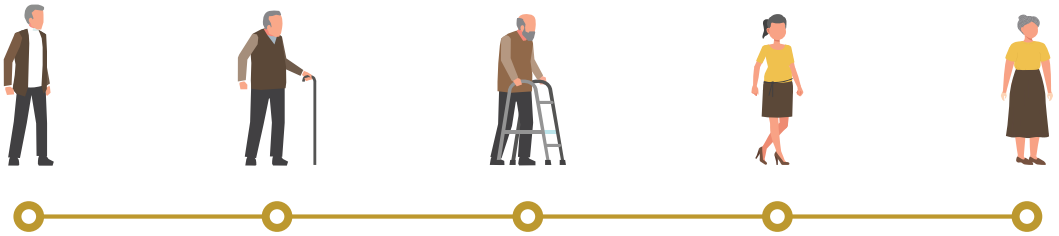
Mr Lee, age 40, non-smoker, wants to grow his wealth and retire confidently at age 65 while protecting his family's financial future. He signs up for Legacy Flex Solitaire with a **sum assured of $1 million**, selects a **5-year MIP**, and opts to pay **annual regular premiums of $20,161**. He appoints his daughter, Lily (age 5) as the secondary insured[16].



Policy fees and charges apply. Please refer to the policy conditions for further details.
^Non-guaranteed, subject to declaration by the ILP sub-funds and for illustration purposes.
Diagram is not drawn to scale. The figures used are non-guaranteed, illustrated at an investment rate of return of 8.00% p.a. and rounded to the nearest dollar.

How Legacy Flex Solitaire safeguards your future and supports your journey to a fulfilling retirement

Illustrated dividend payouts that may be received each year, at the respective ages, from the dividend-paying fund[15] selected.



Mr Lee, age 65	Mr Lee, age 70	Mr Lee, age 75	Lily, age 50	Lily, age 60
$70,338[18]	**$70,119[18]**	**$69,900[18]**	**$69,464[18]**	**$69,030[18]**

Total illustrated dividends[15] that may be paid (from Mr Lee age 65 to Lily age 65): **$2,435,842[18]**

Policy fees and charges apply. Please refer to the policy conditions for further details.
^Non-guaranteed, subject to declaration by the ILP sub-funds and for illustration purposes.
Diagram is not drawn to scale. The figures used are non-guaranteed, illustrated at an investment rate of return of 8.00% p.a. and rounded to the nearest dollar.

Should the illustrated investment rate of return be 4.00% p.a., the illustrated policy value would be $72,064[19] when Mr Lee is at age 45, $304,405[19] at age 55 after a partial withdrawal[7] of $16,021[19], and $619,114[19] at age 65. Should Lily pass away at age 65, her family would receive the death benefit[3] of $389,287[19]. If the illustrated dividend payout is 4.00%^ p.a., each year Mr Lee may receive an illustrated dividend payout[15] of $24,693[19] at age 65, $23,109[19] at age 70, and $21,627[19] at age 75, while Lily may receive $18,942[19] at age 50 and $16,590[19] at age 60. The illustrated total dividends[15] that may be paid from Mr Lee age 65 to Lily age 65 would be $696,073[19]. If Mr Lee is still alive at age 80, the illustrated policy value would be $507,474[19], and the illustrated total dividends[15] that may be paid from age 65 to 80 would be $338,124[19].

Should the illustrated investment rate of return be 0.00% p.a., the illustrated policy value would be $64,481[20] when Mr Lee is at age 45, $226,300[20] at age 55 after a partial withdrawal[7] of $11,911[20], and $373,685[20] at age 65. Should Lily pass away at age 65, her family would receive the death benefit[3] of $242,029[20]. If the illustrated dividend payout is 0.00%^ p.a., Mr Lee and Lily will not receive a dividend payout[15] each year. If Mr Lee is still alive at age 80, the illustrated policy value would be $310,213[20].

The illustrated investment rates of return used (0.00% p.a., 4.00% p.a., and 8.00% p.a.) do not represent the upper or lower limits of the investment performance. The policy will end once the policy value is insufficient to pay for the applicable fees and charges after the first 15 years from the policy entry date[10].

IMPORTANT NOTES

1 SmartWealth, Average House Price in Singapore: HDB, Condo & Landed (2025).

2 The Business Times, US$1.39 million: That's the sum Singapore affluents say they need to retire comfortably.

3 During the term of this policy, if the insured becomes terminally ill or dies, we will pay the adjusted sum assured at the claim event date or the policy value at the time we are told about the claim; whichever is higher. We will take off any fees and charges which apply to the policyholder's 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. If the policyholder has 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.

4 This is calculated based on an annual regular premium of $6,000 paid by a male, non-smoker aged 30, with a sum assured of $500,000, selecting a 10-year minimum investment period (MIP).

5 We will provide an annual loyalty bonus starting from the end of the MIP shown in the policy conditions. The loyalty bonus will be provided on the next working day from the end of the MIP. The loyalty bonus is a percentage of the policy value of the premium account based on the policy anniversary. It will be used to invest in the funds the policyholder has chosen.

The policyholder's policy must meet all the following conditions to receive the loyalty bonus:

- this policy must not have ended when the loyalty bonus is provided; and
- the policyholder did not make any partial withdrawals, (except for any withdrawals made under Withdrawal Access Option or from the top-up account) for the past 12 months before the date of the loyalty bonus payment.

The loyalty bonus will commence from the end of the MIP, irrespective of any premium holiday that may have been taken. Please refer to the policy conditions for further details.

6 MIP refers to the period the policyholder has chosen during which certain charges may apply. The MIP cannot be changed.

7 From the 5th anniversary, the policyholder may choose to exercise withdrawals of up to 5% of the prevailing policy value (excluding the top-up account) without any withdrawal charge. Any withdrawals made under this option will reduce the policy value accordingly and the sum assured will remain unchanged. This option may only be exercised once per policy year. Withdrawals under this option will continue to be subject to the applicable withdrawal limits set out in the policy conditions.

8 Each time the original insured experiences a life event, the policyholder may choose to increase the sum assured without us having to assess the original insured's health, subject to the policy's terms and conditions. We will limit the increase in sum assured to 50% of the sum assured when this policy was issued, or S$500,000, whichever is lower.

If the original insured is covered for any benefits in policies issued by us that offer a guaranteed insurability option to buy another life policy, guaranteed insurability option to increase the sum assured of the policy or other similar guaranteed insurability option benefit, the aggregate of the insured amounts under such guaranteed insurability option benefit cannot exceed S$500,000 for the original insured.

Please refer to the policy conditions for further details on the life events and the applicable terms and conditions.

9 The policyholder may opt for the death benefit to be paid in yearly instalments over a period of 5 to 10 years. This option may only be selected at the point of application for this policy. The benefit payout period cannot be changed.

If this option is selected, the following will apply when the death benefit is payable under this policy:

- the death benefit will be paid on a yearly basis over the benefit payout period chosen by the policyholder;
- the first instalment and any outstanding instalment due will be paid on the date we approve the claim;
- the subsequent future instalments will be paid on a yearly basis on each subsequent anniversary of the date of death of the insured, until the death benefit has been fully paid; and
- each instalment payout is calculated using the death benefit multiplied by the applicable factor as shown in the policy conditions.

Terms apply for the benefit. Please refer to the policy conditions for further details.

10 During the first 15 years from the policy entry date of this policy, if the policy value is not enough to cover the fees and charges due on the policyholder's policy, we will apply the no lapse guarantee (NLG) benefit and we will not end the policy. In other words, the policy will continue during this period. When we apply the NLG benefit, the policyholder will still need to pay the fees and charges due on the policyholder's policy and unit deducting rider, if any. We will take these fees and charges from any policy value or claim proceeds that the policyholder may be receiving under the policyholder's policy. For single premium policy, the NLG benefit will no longer apply if the policyholder has made a withdrawal (except for any withdrawals made under the Withdrawal Access Option or from the top-up account). For regular premium policy, the NLG benefit will no longer apply if a premium holiday charge has been applied to the policy during the MIP or the policyholder has made a withdrawal (except for any withdrawals made under the Withdrawal Access Option or from the top-up account). Please refer to the policy conditions for further details.

IMPORTANT NOTES

11 We may set a minimum amount for each top-up. We will use 100% of the top-ups less any premium charge to buy units (at the bid price) in the funds the policyholder chooses. Top-ups do not form part of the premiums and will not increase the sum assured of the policy. The policyholder cannot make any top-ups when the policy is on a premium holiday.

12 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 reserve the right to 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.

13 If the policyholder decides to stop paying premiums after the MIP, the policy will end if the policy value is insufficient to pay for the applicable fees and charges.

14 The policyholder may choose to exercise this Retirement Option starting from the later of:

- 20 years from policy entry date; or
- the date the original insured turns 65 years old, or where a secondary insured becomes the insured under this policy, the date the original insured would have turned 65 years old.

When the policyholder exercises this Retirement Option, the policyholder may choose any or both of the following.

- Reduce the sum assured of the policy to as low as zero. Any reduction must be made in multiples of an amount as determined by us from time to time.
- Receive distribution payouts in accordance with the policy conditions.

Please refer to the policy conditions for further details.

15 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, distribution via exercising of Retirement Option, and the applicable terms and conditions.

16 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. The policyholder can exercise this option to appoint a secondary insured no more than three times during the policy term. Terms apply for the benefit. Please refer to the policy conditions for further details.

17 The MIP will be fixed at 5 years and cannot be changed.

18 This figure is based on an illustrated investment rate of return of 8.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assume that the annual management fee is 1.50% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

19 This figure is based on an illustrated investment rate of return of 4.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assume that the annual management fee is 1.50% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

20 This figure is based on an illustrated investment rate of return of 0.00% per annum. The rate of return used is before deducting the annual management fees of the funds. The figures above assume that the annual management fee is 1.50% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

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.

IMPORTANT NOTES

Investments are subject to investment risks, including the possible loss of the principal amount invested. Before committing to the minimum investment period, you may want to consider how long is your investment expectations or needs and whether you are able to keep up with the premium payment should your financial situation change. 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/legacy-flex-solitaire. 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 11 November 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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