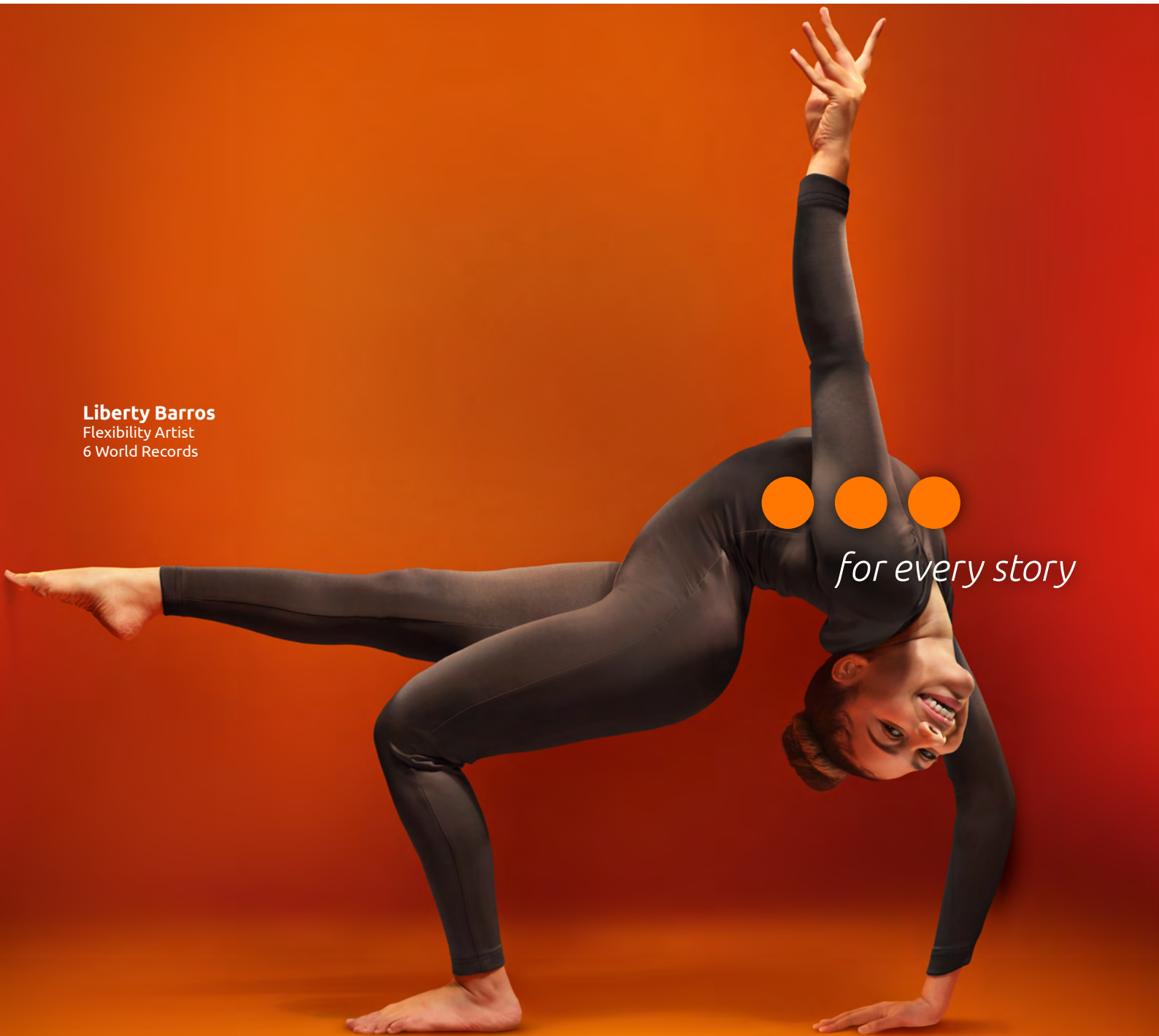
income

Invest Flex Vantage

Invest flexibly and have the option to receive an income stream generated from the 1st policy year with dividend-paying funds[1].

INVESTMENT-LINKED PLAN



FOOD FOR THOUGHT



In the face of life's unexpected turns and ever-changing market conditions, do you possess **the adaptability to navigate challenges and attain your investment goals?**

When Singapore gained independence in 1965, the life expectancy was 65 years. By 2023, it had gone up to 83 years, with people living three years longer every decade[2]. **With increasing life expectancy, do you have sufficient savings to enjoy and sustain your retirement?**





Time is the greatest tool we have for building wealth. Starting to invest early allows you to take advantage of the power of compounding and can help you achieve your long-term goal at a lower cost. Based on an illustration by J.P. Morgan Asset Management, one who started investing early ends up with nearly double the amount of another individual who started only 10 years later[3].

In the face of unexpected life events and ever-changing market conditions, it is important for you to stay agile while growing your wealth with your investment.

Invest from as low as $200 a month, Invest Flex Vantage, a regular premium[4] investment-linked plan, gives you the option to receive an income stream generated from the 1st policy year with dividend-paying funds[1] to support your expenses while offering the flexibility to achieve your investment goals, even when life throws you a curveball.

Key Benefits	
1	Option to receive an **income stream generated from the 1st policy year** with dividend-paying funds[1]
2	Optimise your investment with up to **105% of your regular premiums paid to purchase units**
3	**Charge-free partial withdrawals** when a specified life event occurs[5]
4	Flexibility to take a **premium holiday[6]** at no charge for up to 120 months from the 5th policy anniversary
5	Enjoy an **investment bonus of up to 55.0%** of your regular premiums paid for the 1st policy year
6	Provide a **0.5% annual loyalty bonus[7]** starting from the 10th policy anniversary or the end of the minimum investment period (MIP), whichever is later

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 funds[1]. 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.

Optimise your investment

Make the most of your investment by having 100% of your regular premiums invested from the start of your policy. If you keep investing after paying premiums for 10 years, you will get 102% of your regular premiums to purchase units, and this increases to 105% after 20 years of premiums.

Charge-free partial withdrawals when a specified life event occurs

Have the option to withdraw some of your investments at no charge when any specified life event[5] occurs during the MIP. Some life events include turning 21 years old, getting married, purchasing a residential property or becoming a parent.

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[8] your investments. You also have the control of switching[9] your investments between available funds anytime at no charge[9].

If you need to take a break from paying premiums from the 5th policy anniversary, you can do so with no premium holiday charges[6]. The duration of the premium holiday period with no charge depends on your chosen MIP. After which, the premium holiday charge will be applied if the policy continues to be on premium holiday during the MIP.

MIP	Premium holiday period (number of months) with no charge
5 years	0
10 years	60
15 years	60
20 years	120

MIP refers to the period you have chosen during which certain charges may apply. The MIP cannot be changed.

Enjoy investment bonus

Accumulate your wealth with an investment bonus. Receive up to 55.0% of your regular premiums paid for the 1st policy year to buy additional units in your chosen funds.

MIP	5 years	10 years		15 years		20 years	
Minimum Regular Premium paid for the first 12 months	$9,600	$6,000	$9,600	$3,600	$9,600	$2,400	$9,600
Investment Bonus Percentage	4.0%	5.0%	20.0%	10.0%	40.0%	25.0%	55.0%

Celebrate your loyalty and get rewarded

Receive an annual loyalty bonus[7] of 0.5% of your policy value from the 10th policy anniversary or at the end of the MIP, whichever is later. The bonus will be used to invest according to the chosen funds. Plus, from the 11th policy year onwards, your policy fees will be reduced from 2.5% to just 0.5% of the policy value per annum.

Continuity of wealth accumulation with a secondary insured

You can appoint your loved one as a secondary insured[10] so your policy can continue in the event of the death of the insured.

Protection in case of death or terminal illness

Receive death or terminal illness coverage[11], so there is peace of mind that your loved ones are taken care of in the unfortunate event of the insured's death or diagnosis of terminal illness. You can also choose to enhance your coverage with optional riders available.

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.

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 Invest Flex Vantage helps you grow your wealth and build a retirement nest



John, age 45, is looking for a plan to grow his wealth for his retirement and receive protection at the same time. He signs up for Invest Flex Vantage plan with a MIP of **10 years** and an annual premium of **$12,000**.

He selects a dividend-paying fund[1] with an illustrated dividend payout of 6.5%^ p.a. and chooses to receive the dividend payouts that may be generated as his monthly income. On top of this, he is also covered against death and terminal illness[11].

Policy Value ($)

John receives an investment bonus of 20% of his regular premiums to purchase additional units.

Total Investment Bonus = **$2,400**

John may receive **an illustrated dividend payout[1]** of **$927[12]** in the first policy year to fund his lifestyle expenses.

Age 50
John got into an accident and was hospitalised. He decides to do a free partial withdrawal[5] of $5,000 to help pay his medical bills. As John was financially tight, he took a **premium holiday[6] of 24 months at no premium holiday charge** before his financial situation improved.



Age 55
John continues to pay his annual premium after his MIP ends. Illustrated policy value: **$79,729[12]**

John will also receive an annual loyalty bonus[7] of 0.5% of the policy value to invest.



Age 57
After he completes 10 years of premium payment, Income Insurance will invest 102% of his annual premium paid.



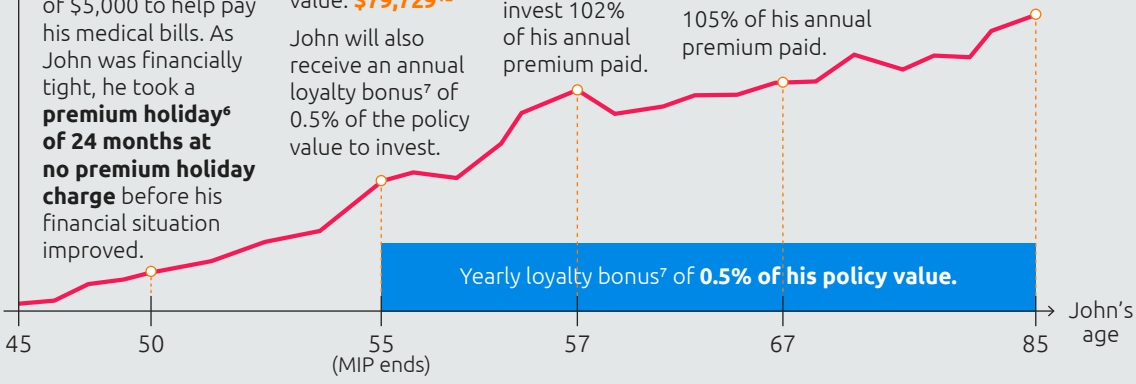
Age 67
John retires and continues receiving his monthly dividend payouts[1] that may be generated to supplement his expenses.

John continues to pay the annual premium. After he completes 20 years of premium payment, Income Insurance will invest 105% of his annual premium paid.

Age 85
John passes away, his family will receive the death benefit[11] of **$455,510[12]** and the policy terminates thereafter.

(If John is still alive at age 85, the illustrated policy value is **$397,419[12]**, and the illustrated total dividends[1] that may be paid would be **$531,595[12]**.)

208%[12] of net premium(s) paid



Illustrated dividend payouts John may receive each year, at the respective ages, from the dividend-paying fund[1] he selected.



Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80
$3,364[12]	$5,967[12]	$9,794[12]	$13,552[12]	$17,277[12]	$20,833[12]	$24,058[12]

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. and the illustrated dividend payout be 4.00%^ p.a., John may receive an illustrated dividend payout[1] of $565[13] in the first policy year at age 45, and the illustrated policy value would be $74,291[13] at John's age of 55. At age 85, the death benefit will be $455,510[13], the illustrated policy value is $244,452[13], and the illustrated total dividends[1] that may be paid would be $266,089[13]. The illustrated dividend payouts[1] John may receive each year would be $1,968[13] at age 50, $3,423[13] at age 55, $5,486[13] at age 60, $7,364[13] at age 65, $9,035[13] at age 70, $10,317[13] at age 75 and $10,892[13] at age 80.

Should the illustrated investment rate of return be 0.00% p.a. and the illustrated dividend payout be 0.00%^ p.a., John will not receive a dividend payout[1] each year. The illustrated policy value would be $74,640[14] at John's age of 55. At age 85, the death benefit will be $455,510[14] and the illustrated policy value is $253,011[14].

The illustrated policy value should be considered together with any illustrated dividends paid, as the policy value alone may not reflect the total illustrated value received.

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.

IMPORTANT NOTES

1 Dividend refers to the distribution of certain funds that 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 Straits Times Online, 10 April 2025, Healthier SG could boost Singapore's Blue Zone status.

3 J.P. Morgan Asset Management, Principles for Successful Long-term Investing.

4 The policyholder must pay for the first regular premium at the time the policyholder applies for this policy. We may set a minimum amount. The policyholder must then pay future premiums for the MIP chosen when they are due. The MIP the policyholder has chosen cannot be changed. The policyholder will have 30 days as a grace period to make these payments and may choose to continue paying regular premiums after the MIP.

5 During the MIP, the policyholder may choose to exercise a free partial withdrawal if the insured experiences a life event, subject to the policy's terms and conditions. Please refer to the policy conditions for further details on the life events and the applicable terms and conditions.

6 The policy will enter into a premium holiday provided the policy value is able to cover the fees and charges that continue to be due on the policy. The premium holiday charge may be payable during the premium holiday if it is within the MIP. From the 5th policy anniversary, the policyholder can take a premium holiday without any premium holiday charge up to the specified period, according to the MIP selected. Please refer to the policy conditions for further details.

7 From the 10th policy anniversary, or the end of the MIP, whichever is later, we will provide an annual loyalty bonus of 0.5% of the policy value based on the anniversary. The loyalty bonus will be provided on the next working day from the anniversary, and will be used to invest in the funds the policyholder has chosen. The policy must meet all the following conditions to receive the loyalty bonus:

a) The policy must not have ended when the loyalty bonus is provided.

b) The policyholder did not make any withdrawal, except withdrawal under the life events withdrawal benefit, for the past 12 months before the date for the loyalty bonus payment.

Please refer to the policy conditions for further details.

8 We may set a minimum amount for each top-up. We will use 100% of the top-ups to buy units (at the bid price) in the funds the policyholder chooses. When we work out any claim benefit, we will not consider any top-ups made after we are told about the claim. Top-ups do not form part of the regular premiums. The policyholder cannot make any top-ups when the policy is on a premium holiday.

IMPORTANT NOTES

9 The policyholder may 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.

10 The secondary insured must be yourself (before the age of 65 years old), your spouse (before the age of 65 years old), or your child/ward (before the age of 18 years old) at the time you exercise this option. The policyholder can exercise this option to appoint a secondary insured no more than three times. Terms apply for the benefit. Please refer to the policy conditions for further details.

11 If the insured becomes terminally ill or dies within one year from the cover start date, we will pay the policy value less any bonus at the time we were told about the claim. If the insured becomes terminally ill or dies after one year from the cover start date, we will pay 101% of the net premium(s) paid or the policy value at the time we were told about the claim, whichever is higher. We will take off any fees and charges that apply to your policy. The policy will end when we make this payment. 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.

12 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.

13 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.

14 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.

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/invest-flex-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 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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