income

# AstraLink

Build your wealth through smart investments with flexible options while staying protected.

INVESTMENT-LINKED PLAN



# FOOD FOR THOUGHT

Every life stage brings different priorities that require different investing approaches.

**Have you taken the opportunity to build your wealth to pursue your interest and make plans for the activities you want to?**





**Time is the greatest tool we have for building 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 years[1]. Investing early allows you to take advantage of the power of compounding and can help you achieve your long-term goal at a lower cost.

**Do not forget about your protection needs while focusing on your investment.** Based on a 2022 study by the Life Insurance Association Singapore (LIA), on average a working adult in Singapore has a mortality protection gap of S$170,352 and Critical Illness protection gap of S$264,586[2].



Start investing from as low as $100 a month and achieve your financial goals while ensuring your protection needs are taken care of with AstraLink, a customisable regular premium investment-linked plan to optimise your investment. Leveraging on dollar-cost averaging, this plan is designed for wealth accumulation to achieve your financial goals while enjoying high protection coverage.

| Key Benefits | |
|---|---|
| 1 | Flexibility to **customise plan to suit your needs from as low as $100 a month** |
| 2 | Receive protection coverage based on the applicable sum assured multiple[3] of your choice with a **Minimum Protection Value (MPV) of 300% of the sum assured** |
| 3 | Enjoy **investment bonus of up to 67.0%** of your regular premiums paid in the 1st policy year |
| 4 | Provide **up to 1.0% annual loyalty bonus** from the 10th policy anniversary |
| 5 | Optimise **wealth accumulation** with **Retirement Option** |
| 6 | Increase coverage at different life events[4] with **Guaranteed Insurability Option** |
| 7 | Adapt to life's uncertainties with **premium holiday[5]** |

## Protection in case of death, Terminal Illness (TI) or Total and Permanent Disability (TPD)

Receive coverage for death, TI or TPD depending on the period of occurrence:

| Period of occurrence (death, TI or TPD) | Benefit |
|---|---|
| Before the anniversary immediately after the insured reaches the age of 70 | • Receive MPV plus total top-ups, less the total withdrawals; or<br>• Policy value at the time we are told about the claim, whichever is higher. |
| On or after the anniversary immediately after the insured reaches the age of 70 | • Receive the sum assured plus total top-ups, less the total withdrawals; or<br>• Policy value at the time we are told about the claim, whichever is higher. |

For greater peace of mind, you can choose to add on Critical Protect (ILP) rider[6] for extra coverage against 49 specified dread diseases. The sum assured of the rider will be 50% of the basic policy's sum assured.

| Period of occurrence | Benefit[6] |
|---|---|
| Before the anniversary immediately after the insured reaches the age of 70 | • Rider's MPV |
| On or after the anniversary immediately after the insured reaches the age of 70 | • Rider's sum assured |

## Extra coverage for accidental death or accidental TPD

In the unfortunate event of accidental death[7] or accidental TPD[7] before the anniversary immediately after the insured reaches the age of 70, you will receive an additional payout of up to 100% of the sum assured, in addition to the Death Benefit or TPD Benefit respectively.

## Enjoy investment bonus

Accumulate your wealth with investment bonus. Receive investment bonus up to 67.0% of your regular premiums paid in the 1st policy year. Investment bonus does not apply for sum assured multiple below 10×.

| Sum Assured Multiple[3] (Basic Policy) | Minimum Investment Period (MIP) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 10 years | | 15 years | | 20 years | | 25 years | |
| | Minimum Regular Premium | | | | | | | |
| | $1,200 | $9,600 | $1,200 | $9,600 | $1,200 | $9,600 | $1,200 | $9,600 |
| From 10× onwards | 7.0% | 15.0% | 7.0% | 15.0% | 7.0% | 15.0% | 7.0% | 15.0% |
| From 20× onwards | 11.0% | 19.0% | 26.0% | 34.0% | 40.0% | 50.0% | 42.0% | 52.0% |
| From 30× onwards | 15.0% | 23.0% | 30.0% | 38.0% | 44.0% | 54.0% | 46.0% | 56.0% |
| From 40× onwards | 19.0% | 27.0% | 34.0% | 42.0% | 48.0% | 58.0% | 50.0% | 60.0% |
| From 50× onwards | 23.0% | 31.0% | 38.0% | 46.0% | 52.0% | 65.0% | 54.0% | 67.0% |

Additional bonus will be rewarded if you enhance your protection with Critical Protect (ILP) rider[6].

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

## Get rewarded with our loyalty bonus

Receive annual loyalty bonus of up to 1.0% of your policy value. The bonus will be used to invest according to the chosen funds.

| MIP | From the 10th policy anniversary until the end of MIP | After the end of MIP |
|---|---|---|
| 10 years | 0.3% | |
| 15 years | 0.2% | 0.6% |
| 20 years | 0.3% | 0.9% |
| 25 years | 0.4% | 1.0% |

## Optimise your wealth accumulation with Retirement Option

Planning for your retirement? With Retirement Option, you may reduce the sum assured of the policy up to zero from age 55 onwards and after your chosen MIP to optimise wealth accumulation for your golden years.

## Guaranteed insurability option for additional coverage at different life events

You have the option to increase the policy's sum assured without reassessment of health when any specified life event[4] occurs. Life events include turning 21 years old, getting married, purchasing a residential property or becoming a parent.

## Adapt to life's uncertainties

AstraLink gives you the freedom to adjust to your lifestyle by changing the amount you want to invest or top up your investments. You can also withdraw some of your investments (charges may apply, refer to the policy conditions for details).

You have the flexibility of switching your investments between available funds anytime at no charges.

If you need to take a break from paying premiums, you can enjoy the premium holiday[5] for up to 24 months from the 3rd anniversary with no premium holiday charge. The duration of the premium holiday period depends on your chosen MIP. The MIP you have chosen cannot be changed.

| MIP | Premium holiday period (number of months) with no charge |
|---|---|
| 10 years | 12 |
| 15 years | 12 |
| 20 years | 24 |
| 25 years | 24 |

## Flexibility to customise plan to suit your needs

You can start investing via regular premiums from as low as $100 a month. With regular investing, you can benefit from dollar-cost averaging, as you may smooth out market fluctuations without worrying about timing the market.

You can select your desired MIP of 10, 15, 20 or 25 years.

## 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.

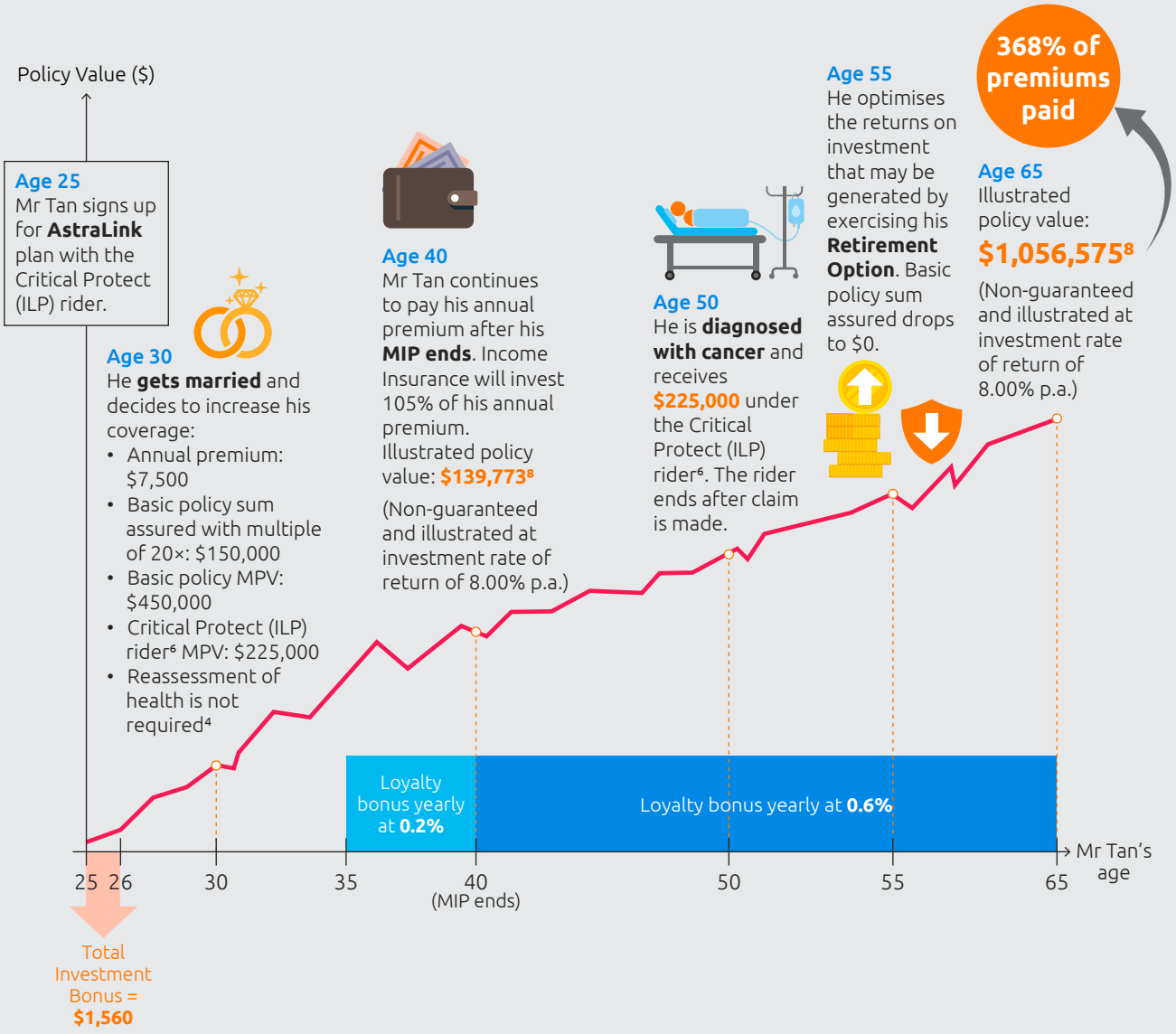
## Exclusive treats for Income policyholders

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 AstraLink helps you achieve protection and wealth accumulation

Mr Tan, age 25, non-smoker, has started his first job and is eager to plan for his future. He is looking for an investment-linked plan which provides insurance coverage as well as wealth accumulation for his retirement.

Hence, he signs up for AstraLink plan with a MIP of **15 years** and annual premium of **$5,000**. He is protected with a basic policy sum assured of **$100,000** based on a sum assured multiple of 20×, hence his basic policy's MPV (300% of sum assured) is **$300,000**. He has also chosen to enhance his coverage with the **Critical Protect (ILP) rider[6]** with a MPV of **$150,000**.




**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 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 were made during the policy term, the illustrated policy value would be $103,213[9] at age 40 and $419,271[9] at age 65.

Should the illustrated investment rate of return be 0.00% p.a., and based on the assumption that no withdrawals were made during the policy term, the illustrated policy value would be $77,285[10] at age 40 and $193,690[10] at age 65.

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[11].

## IMPORTANT NOTES

1 The Business Times, Better late than never: How to start investing in your 40s and beyond.

2 2022 Protection Gap Study – Singapore, LIA, lia.org.sg/media/3974/lia-pgs-2022-report_final_8-sep-2023.pdf.

3 Sum assured multiple means the factor we use to work out your sum assured for your basic policy, or for a specific rider that you attach to your basic policy, based on your regular premium when we issue the policy. The sum assured multiple cannot be changed unless the retirement option is exercised. The Minimum Protection Value (MPV) is applicable before the anniversary immediately after the insured reaches the age of 70.

4 Each time the insured experiences a life event, you may choose to take up the Guaranteed insurability option, 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.

5 From the 3rd anniversary, the policyholder can take a premium holiday without any premium holiday charge according to the minimum investment period (MIP) as shown in the policy conditions (under Section 2(a)). After which, we will apply the premium holiday charge if the policy continues to be on premium holiday during the MIP.

6 Critical Protect (ILP) is a whole life unit deducting rider. The policy term of this rider will follow the policy term of the basic policy. This rider cannot be terminated during the MIP of the basic policy. This rider will end after we make payment for a specified dread disease (except angioplasty and other invasive treatment for coronary artery). For angioplasty and other invasive treatment for coronary artery, we will pay 10% of the minimum protection value, up to $25,000, before the anniversary immediately after the insured reaches the age of 70 or 10% of the sum assured, up to $25,000, on or after the anniversary immediately after the insured reaches the age of 70. After this payment, we will reduce the sum assured for this rider by the amount of the payment. We will work out the future insurance cover charge or claims based on the reduced sum assured.

7 If the insured was taking part in a restricted activity at the time of the accident, we will only pay an additional 30% of the sum assured on top of the TPD benefit or death benefit. We will pay this benefit only if TPD or death happens within 365 days of the accident. The policy will end when we make this payment.

8 This figure is based on 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 1.30% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

9 This figure is based on 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 1.30% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

10 This figure is based on 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 1.30% p.a. The performance of the funds is not guaranteed, and the policy value may be less than the capital invested.

11 During the minimum investment period, if the policy value is not enough to cover the fees and charges due on the 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 policy and the 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 policy.

We will apply the NLG benefit only when:

- the policyholder pays all the regular premiums due before the end of the grace period; and
- the policyholder does not make any withdrawals (including any funds that declare distribution) more than the total top-up made.

Once we end the NLG benefit, we will not reinstate it.

## 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. 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.

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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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