

Invest Flex

Build your wealth with a flexible investment-linked plan tailored to today's unpredictable times.

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?**

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 later¹.



A survey revealed close to half (45%) of Singaporeans² say they do not have enough funds to meet family needs for the next year. **How can you boost your savings to meet your needs for you and your family?**

Seek opportunities to grow wealth by kick-starting your investment journey from as low as \$200 a month. In today's unpredictable times, you can cultivate growth with Invest Flex as you choose your minimum investment period (MIP).

This regular premium³ investment-linked plan offers you the flexibility you need while investing so you can achieve your investment goals, even when life throws you a curveball.

Key Benefits	
1	Flexibility to take a premium holiday⁴ at no charge for up to 120 months from the 5 th policy anniversary
2	Enjoy an investment bonus of up to 60.0% of your regular premiums paid for the 1 st policy year
3	Provide 0.5% annual loyalty bonus⁵ starting from the 10 th policy anniversary or the end of the MIP, whichever is later
4	Maximise your investment with up to 105% of your regular premiums paid to purchase units
5	Adapt to life's uncertainties with Life Event Withdrawal Benefit⁶
6	Continuity of wealth accumulation with a secondary insured⁷

Be empowered with the flexibility you need to grow your wealth

Invest Flex gives you the flexibility to build your wealth the way you want.

Tailor your investment to suit your lifestyle and preferences with the option to top up⁸ your investments. You also have the control of switching⁹ your investments between available funds anytime at no charge⁹.

If you need, take a break from paying premiums with no premium holiday charges⁴ from the 5th policy anniversary. 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 60.0% 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
Investment Bonus Percentage	6.0%	10.0%	25.0%	15.0%

Celebrate your loyalty and get rewarded

Receive an annual loyalty bonus⁵ 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!

Maximise 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.

Adapt to life's uncertainties

Have the option to withdraw some of your investments at no charge when any specified life event⁶ occurs during the MIP. Some life events include turning 21 years old, getting married, purchasing a residential property or becoming a parent.

Continuity of wealth accumulation with a secondary insured

You can appoint your loved one as a secondary insured⁷ so your policy can continue in the event of the death of the insured.

Protection in case of death or terminal illness

Invest Flex provides coverage¹⁰ of death or terminal illness, 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.

Fund management expertise

We have a wide range of funds for you to choose from to best match your goals and investment risk appetite. You can also relax knowing that our team of experienced investment professionals are continuously monitoring each fund and taking care of your investment. At Income, we also work with world class asset managers to deliver long-term investment value for policyholders.

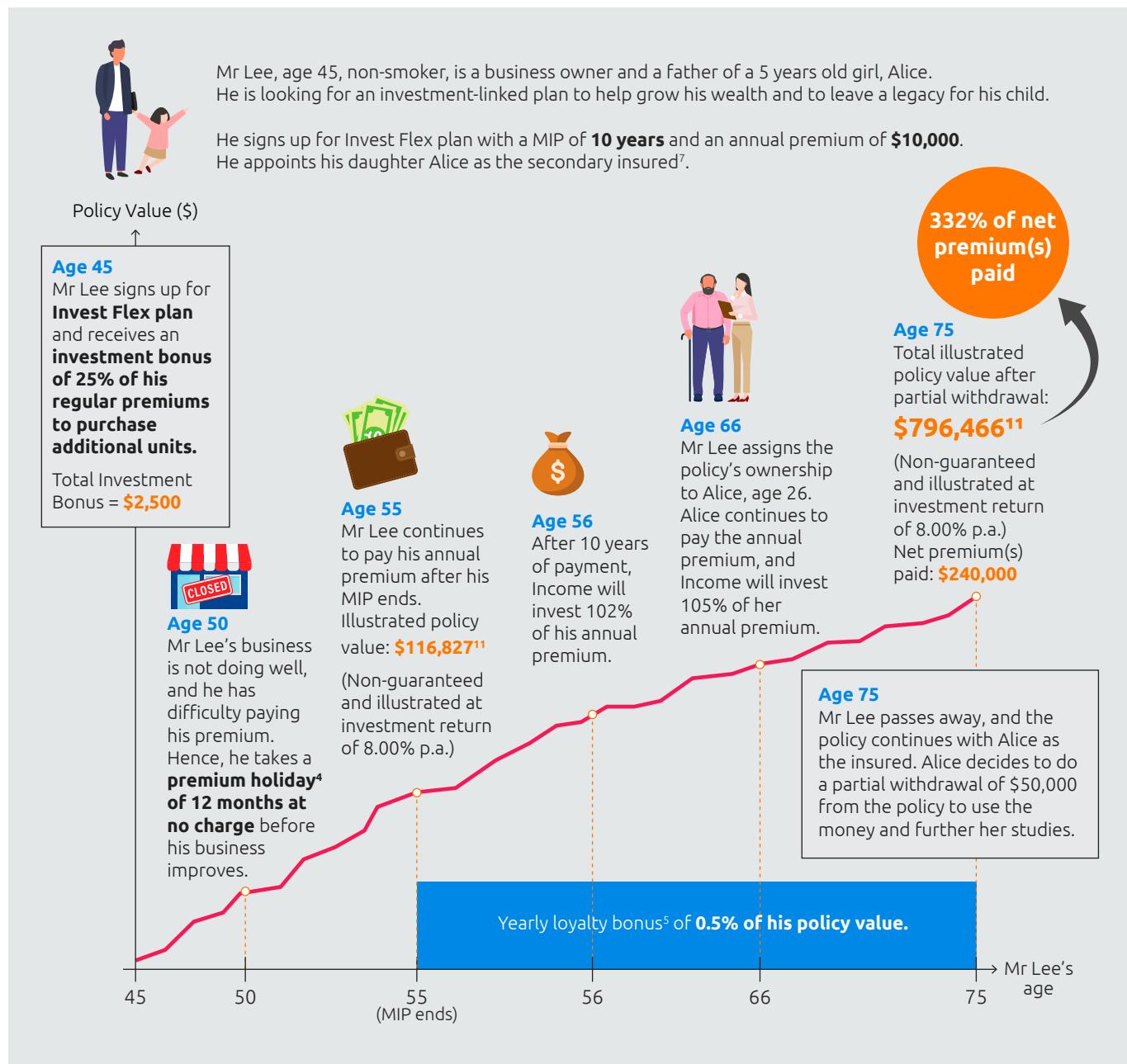
Application made easy

Enjoy hassle-free application with guaranteed acceptance. There is 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 helps you grow your wealth and secure a legacy for your next generation



Policy fees and charges apply. Please refer to the policy conditions for further details.

Diagram is not drawn to scale. The figures used are for illustrative purposes only, are non-guaranteed and rounded to the nearest dollar.

Should the illustrated investment rate of return be 4.00% p.a., the illustrated policy value would be \$93,633¹² at Mr Lee's age of 55 and \$380,875¹² after the partial withdrawal of \$50,000 at Mr Lee's age of 75. Should there be insufficient units to pay for policy fees and charges, the policy may end prematurely after MIP.

IMPORTANT NOTES

- 1 [Principles for Successful Long-term Investing](#), J.P. Morgan Asset Management.
- 2 [Close to half of Singaporeans don't have enough savings to tide through an emergency: Survey](#), ST Online, 29 Nov 2022
- 3 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.
- 4 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.
- 5 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 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.
- 6 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.
- 7 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.
- 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 that were 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.
- 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 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 which 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.
- 11 This figure is based on illustrated investment 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.
- 12 This figure is based on illustrated investment 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.

IMPORTANT NOTES

This information 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. The information and descriptions contained in this material are provided solely for general informational purposes and do not constitute any financial advice. It does not have regard to the specific investment objectives, financial situation and particular needs of any persons.

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 changed. 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 and product highlights sheet(s) relating to the ILP sub-fund 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 and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund.

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

Information is correct as at 16 January 2026.

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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.

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