

Reach Regular Savings Plan

A short term savings plan to fulfill your goals.

Fulfill your goals in the next decade with 5 years of premium payments. Reach. A short-term savings plan to fulfill your goals.

Reach is a short-term regular premium endowment plan that is tailored to help you save while providing you with guaranteed Cash Benefits¹ and protection.

A short 5-year premium payment term

Reach offers you a short-term disciplined savings approach tailoring to your goals. With a short premium payment term of 5 years, you will enjoy returns over your chosen policy term of 8 or 10 years.

Choice to utilise your guaranteed Cash Benefit¹

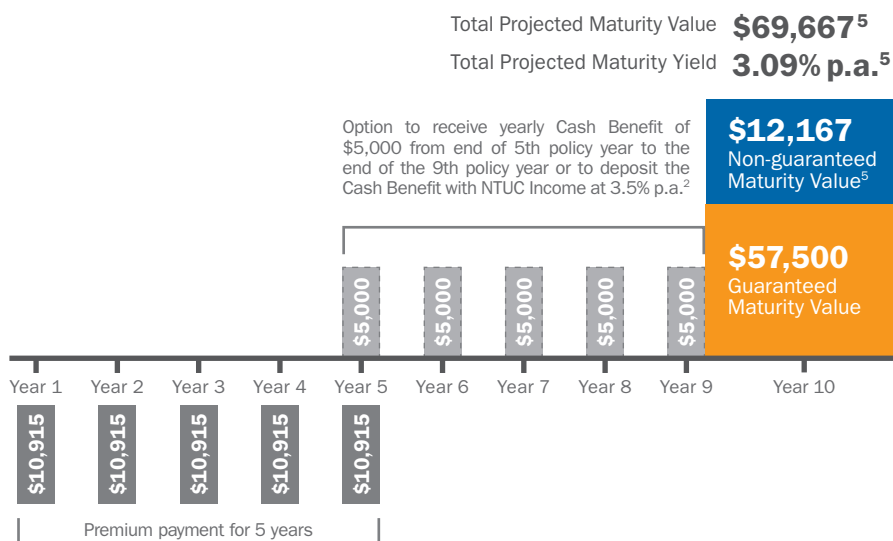
Reach gives you the flexibility to enjoy your guaranteed Cash Benefit of 10% of your sum assured starting from the end of the 5th policy year¹. You can choose to withdraw or deposit with NTUC Income at an interest rate of up to 3.5% p.a.²

Upon maturity, you will receive a maturity benefit at 115% of sum assured plus accumulated bonuses³, less the sum of all Cash Benefits given before maturity and less any loan or debt⁴.

How Reach works for you

Mr Chen, age 30, decided to purchase an endowment plan to save up for his dream car. He has decided to sign up for Reach plan with a sum assured of \$50,000 with a policy term of 10 years.

At age 40, Mr Chen will have a projected sum⁵ of \$69,667 to pay for his dream car.



The figures used are for illustrative purpose only. Total projected maturity value is based on depositing the yearly Cash Benefit with NTUC Income at 3.5% p.a.²

Benefits at a glance

- A short 5-year premium payment term
- Flexibility to enjoy your guaranteed Cash Benefit¹ from the end of the 5th policy year or deposit at 3.5% p.a.²
- Guaranteed maturity benefit at 115% of sum assured, less the sum of all Cash Benefits given before maturity and less any loan or debt
- Savings and protection in one plan

Get in touch

MEET
your insurance adviser today

CALL
our hotline at **6788 3113**

CLICK
on www.income.com.sg

Reach

Savings and Protection in one plan

Reach provides you with Death, Accidental Death and Total and Permanent Disability coverage (TPD coverage ceases at age 65). With an array of supplementary riders available, you can enjoy savings and protection in one plan.

IMPORTANT NOTES

- ¹ On each policy anniversary, if the Insured survives, a guaranteed Cash Benefit at 10% of sum assured (less any loan or debt) will be payable yearly, starting with the first payment at 5th policy anniversary. The last Cash Benefit will be given on the policy anniversary immediately preceding the end of the policy term.
- ² Interest rate is not guaranteed. Prevailing interest rate at the point of deposit as determined by NTUC Income will apply.
- ³ Bonus rates are not guaranteed and may vary according to the future experience of the Life Participating Fund.
- ⁴ At maturity, an amount equal to 115% of sum assured together with accumulated bonuses declared (if any), less the sum of all Cash Benefit given before maturity and less any loan or debt will be paid. Any Cash Benefit that was deposited with NTUC Income will also be paid.
- ⁵ The figures in the illustration are non-guaranteed and are projected based on the assumption that the Life Participating Fund earns an average return of 5.25% per annum in the future. Returns are projected based on estimated bonus rates that are non-guaranteed. The actual maturity value payable may vary according to the future performance of the Life Participating Fund.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid. In the event of any ambiguity, discrepancy or omission between the English and Chinese versions, the English version shall apply and prevail.

Information is correct as of 1 May 2010