

FlexiCash

Single Premium Plan

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Income
made different

Enjoy control and stable returns on your savings.

While you're waiting for the ideal investment opportunity to come by, you can deposit your money with FlexiCash to earn potential returns without tying you down. Given this flexibility, you can withdraw your investment to capitalise on other opportunities right away.

FlexiCash invests in a money market fund which aims to achieve returns that are better than short-term deposits while maintaining liquidity. The fund invests mainly in money market instruments and short-term bonds which include bank deposits, government and statutory board securities, certificates of deposit and corporate bonds.

Keep your costs low

We personally manage this fund with your interest in mind so we've deliberately kept the cost low. The annual fund management fee starts from as low as 0.25% per annum.

Enjoy Flexibility

We understand that opportunities wait for no one.

Bank deposits may charge a penalty or give a lower interest rate if you choose to withdraw your funds prematurely, compromising your potential return on investment. With FlexiCash, you can withdraw your funds as you wish without any penalty nor extra charges.

Invest within your means

We make it easy for you to invest in FlexiCash. Simply start with a minimum of \$5,000 and enjoy the flexibility to top-up your investment with a minimum of \$500, anytime.

IMPORTANT NOTES

This is an Investment-Linked Plan (ILP). Investments are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP fund is not guaranteed and the value of the units in the ILP fund and the income accruing to the units, if any, may rise or fall. A product summary relating to the ILP fund is available. A potential investor should read the product summary before deciding whether to subscribe for units in the ILP fund.

This leaflet 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.

Information is correct as of 1 April 2010

Benefits at a glance

- **Earn potential returns on your savings**
- **Low initial outlay of \$5,000 with flexible top-up and withdrawal options**
- **Low management fee from 0.25% per annum**
- **Death/Total and Permanent Disability benefit of 105% of total net investment amount after the first year, for Insured aged below 60 (based on Age Last Birthday)**
- **No extra charges, penalties or fees for early withdrawal**
- **Hassle-free application with no medical check-up required**

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at **6788 5515**

 **CLICK**
on www.income.com.sg