

GrowthLink Single Premium Plan

ntuc
Income
made different

Potentially higher returns with low annual fund management fees. That's the Income difference.

Make your money work harder for you, instead of the other way around.

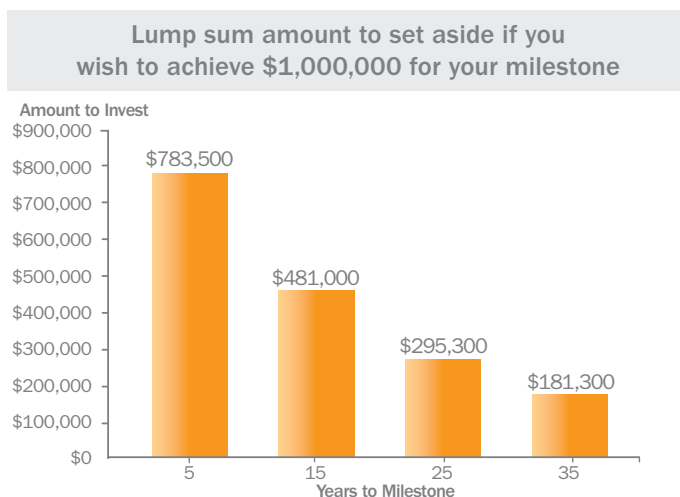
GrowthLink is an Investment-Linked Plan that helps maximise your returns, while minimising your costs.

Markets have their ups and downs, so it's never easy to plan your investments and meet your goals. With GrowthLink, you'll enjoy the convenience of a single premium plan that gives you the freedom to choose where you want to invest and, more importantly, delivers potentially higher returns.

With a wide range of funds to choose from, GrowthLink lets you control how you want your savings to grow over time. You can choose to invest in our Aim Series, a selection of funds that gives you the flexibility to decide how long and how much you want to save to meet your financial target.

Now, your savings can bring you closer to your goals

With an initial investment of \$10,000, you can start planning for the important milestones in your life. Of course, the earlier you start investing, the more time you'll have to grow your savings. Here's how you can accelerate your savings by investing today.



The above illustration assumes a rate of return of 5% p.a. on the investment amount. Returns are not guaranteed. ⁴

All the choices you can wish for

Whether it's having your dream wedding, buying a car or retiring in style, GrowthLink brings you closer to your goals by giving you the flexibility to choose the funds that best match your financial target for a particular stage in your life.

Depending on how much risk you are willing to take, you can choose the relatively stable Aim Series for potentially higher returns over the long-term, or our Global Managed Funds for medium to long-term capital growth. With an extensive range of funds to choose from, you are sure to find the right investment mix to suit your needs.

What's more, there is no limit on the number of available funds² you can choose under one policy.

Our expertise is your assurance

Our team of experienced investment professionals and carefully selected external fund managers continuously monitor each fund, so you can relax knowing your investment is taken care of.

Our investment funds have attained consistently good ratings over the years. We even obtain the best representation among the Lipper Leader categories. Lipper Leaders are funds that rank top 20% in performance among other similar funds in the comparison.

Benefits at a glance

- **100% of your money is invested**
- **Waiver of policy fee¹**
- **Low fund management fees so that more of your money is invested**
- **Wide range of funds to suit your every need – with the freedom to choose any number of available funds²**
- **Unlimited fund switches³ – free of charge**
- **Professional fund management expertise**

Get in touch

 **MEET**
your insurance adviser today

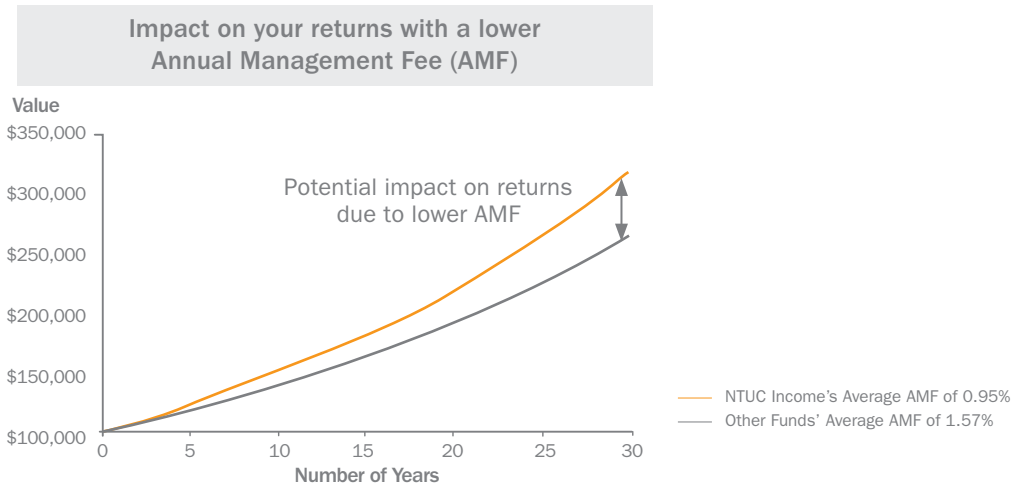
 **CALL**
our hotline at **6788 5515**

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

GrowthLink

Investing more of your money by taking less for ourselves

We deliberately keep our annual fund management fee as much as 40% lower than other funds⁵ in the market, so that more of your money is actually invested, improving the potential of your returns. This way, we make your savings work even harder for you.



The above illustration is based on an investment amount of \$100,000. The value of the investment is computed based on an assumed rate of return of 5% p.a. on the investment amount, less the AMF. Returns are not guaranteed.

Source: Morningstar, as of 31 March 2010.⁵

As flexible as you want it to be

We understand it's not easy to plan for the future. Whether you're preparing for a personal milestone or simply protecting yourself from a sudden shift in your finances, it's important to be able to adapt to what happens in the market.

That's why GrowthLink gives you the freedom to top-up your investment in order to take advantage of investment opportunities, switch it among our available funds³ and even withdraw⁶ some of your investments - as often as you wish.

Added protection and greater peace of mind

To give you greater peace of mind, GrowthLink also provides you with coverage for Death and Total and Permanent Disability (TPD before age 65)⁷, at no additional charge.

IMPORTANT NOTES

¹ Waiver of policy fee is applicable only if net premium paid is \$25,000 or higher.

² There is a minimum requirement on the amount allocated into each selected fund upon each premium payment.

³ Minimum switch amount is a nominal amount of \$1,000 each time. No limit to the number of switches per year.

⁴ Returns are not guaranteed. Figures used in the illustration are rounded off to the nearest hundred. Please refer to the Benefit Illustration for exact figures.

⁵ Other Funds refer to Investment-Linked Plan (ILP) funds excluding NTUC Income's funds. The average AMF were calculated using annual management fee (maximum or actual) data from Morningstar and its content providers.

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⁶ Withdrawal amount must be at least \$500. After withdrawal, the remaining cash value of the policy should be no less than \$3,500. These limits are not guaranteed, and are subject to revision by the management after policy inception.

⁷ Total and Permanent Disability (TPD) is payable only if it occurs before the insured reaches age 65. Maximum total TPD benefit payable on the same life is \$2 million, inclusive of TPD benefit payable by other policies issued by NTUC Income. Benefit payable is subject to a maximum of \$1 million each year, any balance will be paid one year later.

This leaflet is not to be construed as an offer or solicitation for the subscription, purchase or sale of any Investment-Linked Plan (ILP) 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. 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 fund. 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 fall or rise. 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 material is not a contract of insurance. The precise terms, conditions and exclusions of the ILP plans are specified in their respective Policy Contracts. 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 the 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.