

# LifeGrow Retirement Plus

Build Wealth, Stay Protected, and Retire Confidently

## Main Purpose

To ensure a steady retirement income and the ability to leave a financial legacy to your loved ones - with guaranteed protection and bonuses that grow over time.

## Key Features & Benefits

Feature / Benefit	Description
Life Insurance Coverage	Guaranteed payout in the event of death, with coverage up to age 100.
Capital Guaranteed at Maturity	Your initial capital is fully protected when the plan matures.
Annual Bonus Accumulation	Non-guaranteed bonuses are added yearly, growing your plan's value over time.
Flexible Payout Options	Choose between monthly retirement income or a lump sum when the time comes.
Premium Waiver Option	Continue enjoying full benefits even if you become unable to pay due to disability.

## Real-World Example

Easy on Your Wallet: Something this essential should be affordable - Premiums start from as low as S\$0.37 per day for S\$500,000 in coverage. That's less than a cup of coffee!

## Who Is This For?

- Professionals in their 30s to early 50s
- Parents planning long-term financial security
- Individuals seeking a balance of protection + wealth growth

## How the Plan Works

1. Start contributing premiums monthly or yearly.
2. Receive annual bonuses that grow your policy value.
3. Choose your retirement payout age (e.g. 55, 60, 65).

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4. Enjoy monthly income or one-time payout.
5. Pass on guaranteed legacy to your family upon your passing.