

# Take control of your future through Passive income



## What is passive income?

“Passive income” is not merely a buzzword you see on social media, but also a financial concept that any individual can take advantage of to secure a comfortable life in the future. It is the opportunity to generate an extra source of income stream without having to work actively for it.

## Advantages of passive income

Having passive income is the gateway to financial freedom. Take charge of your future by planting the seeds today so that you can reap the following benefits:



Have a financial safety net to help you tide through difficult times.



You can take time off to fully enjoy the present and pursue your dreams.



You don't have to be completely reliant on your paychecks and your extra income stream can help you out in a pinch.



Plan ahead for your well-deserved retirement and live your golden years exactly the way you have always envisioned them.

There are various financial opportunities in the market to generate passive income, but each one comes with its own risks:



**Investing in funds and stocks** may offer big returns, but the risks are also higher. Buying and selling stocks also require certain financial knowledge and staying up-to-date with the volatile stock market.



**Renting out property** can be a great source of passive income. But first and foremost, you will need to invest a huge capital in a real estate property before you can earn an additional income through it.



**Intellectual property** can create an additional steady stream income, but this option is exclusive to individuals with a unique set of skills and talents.



# How can CTPIS help you to generate a passive income?



## i-Cash (III)

i-Cash (III) is a savings insurance plan which provides attractive guaranteed yearly cashbacks equivalent to 1.0% of your basic sum assured from the end of your premium payment term till one year before the policy matures. You will receive a non-guaranteed yearly cash dividend of up to 7.2% of the basic sum assured, payable together with the guaranteed yearly cashback. With the yearly cashback as your passive income, you may live the lifestyle of your choice.

[Find out more here](#)

## Infinite Harvest (III)

With only a one-time premium commitment, you can enjoy a lifetime of monthly income, starting from the 5<sup>th</sup> policy anniversary onwards. Your monthly income consists of a guaranteed (1.44%) and non-guaranteed (2.19%) amount which could add up to 3.63% of your single premium annually. With the lifetime passive income, you may lead your desired lifestyle or create a gift of love for future generations.



[Find out more here](#)



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