



Prestige Legacy Advantage

Grow the value of your legacy beyond the ordinary

Elevate your legacy to secure your family's future

You've dedicated your time over the years to reach the zenith of success. Now it's time to empower your wealth and secure your family's financial future.

Prestige Legacy Advantage is designed to preserve your legacy with a high Death and Terminal Illness coverage for your lifetime and potentially grow your wealth. This single premium investment-linked plan allows you to select the single premium of your choice¹, from the range of premium available for you.

Enjoy the best of both opportunities as your plan unlocks potential investment value while supporting your commitment to pass down your heritage, knowing that you are leaving behind more than memories – a lasting, resilient legacy.



Why Prestige Legacy Advantage



High lifetime protection of up to 20 times²

Invest with a single premium of your choice¹ and enjoy the assurance that your family's well-being is taken care of with a lasting legacy.



Flexibility to enjoy potential returns of your investment

Enjoy the freedom to withdraw 5% of your policy value every year³, from the 11th policy year, without impacting on your protection.



Luxury of customisable solution

Diversify your investment portfolio with our suite of professionally managed funds, well-tailored towards maximising your wealth.



Non-lapse privilege⁴

With the non-lapse privilege⁴, you are assured that your high protection is continued for the first 15 policy years, regardless of the performance of the investment of your policy. This gives your investment portfolio the time to achieve its potential returns.

¹ The life assured's age at entry, gender, smoker status, country of residency at inception and underwriting risk class would all be taken into consideration to determine the range of premium payable based on the chosen sum assured.

² Based on a 30-year old male, non-smoker, standard risk class.

³ Any free partial withdrawal annual limit that is unutilised in a given year will not be carried forward to the next policy year.

⁴ Subject to no partial withdrawals of the policy value during the first 10 policy years, and the total amount of partial withdrawals from the policy value each year during the 11th to the 15th policy years not exceeding the free partial withdrawal annual limit for each of the 11th to 15th policy years. After the expiry of the non-lapse privilege, the policy will lapse when the policy value is insufficient to pay off any debts owed to the Company.

How Prestige Legacy Advantage can help establish an everlasting legacy for your loved ones

Aaron, a 40-year-old entrepreneur, is committed to securing his family's financial future by passing on his wealth to his two children. At the same time, he wants to enjoy a comfortable and well-deserved retirement.

WITHOUT PRESTIGE LEGACY ADVANTAGE



Total assets:
S\$4 million

Aaron plans to allocate S\$2 million for his retirement and pass on the remainder equally between his two children.



WITH PRESTIGE LEGACY ADVANTAGE

Aaron plans to purchase Prestige Legacy Advantage with a S\$4 million coverage. He has the option of choosing his premium amount and he opts for a single premium of S\$350,000 for potentially higher policy value. With this purchase, he is able to provide a larger sum of inheritance for his children and have a bigger retirement fund.



Total assets:
S\$4 million

Single premium paid
S\$350,000

Aaron kept the balance sum of assets for his retirement.



Retirement Funds
S\$3.65 million

Aaron passes on. Each child receives S\$2 million from Prestige Legacy Advantage payouts.



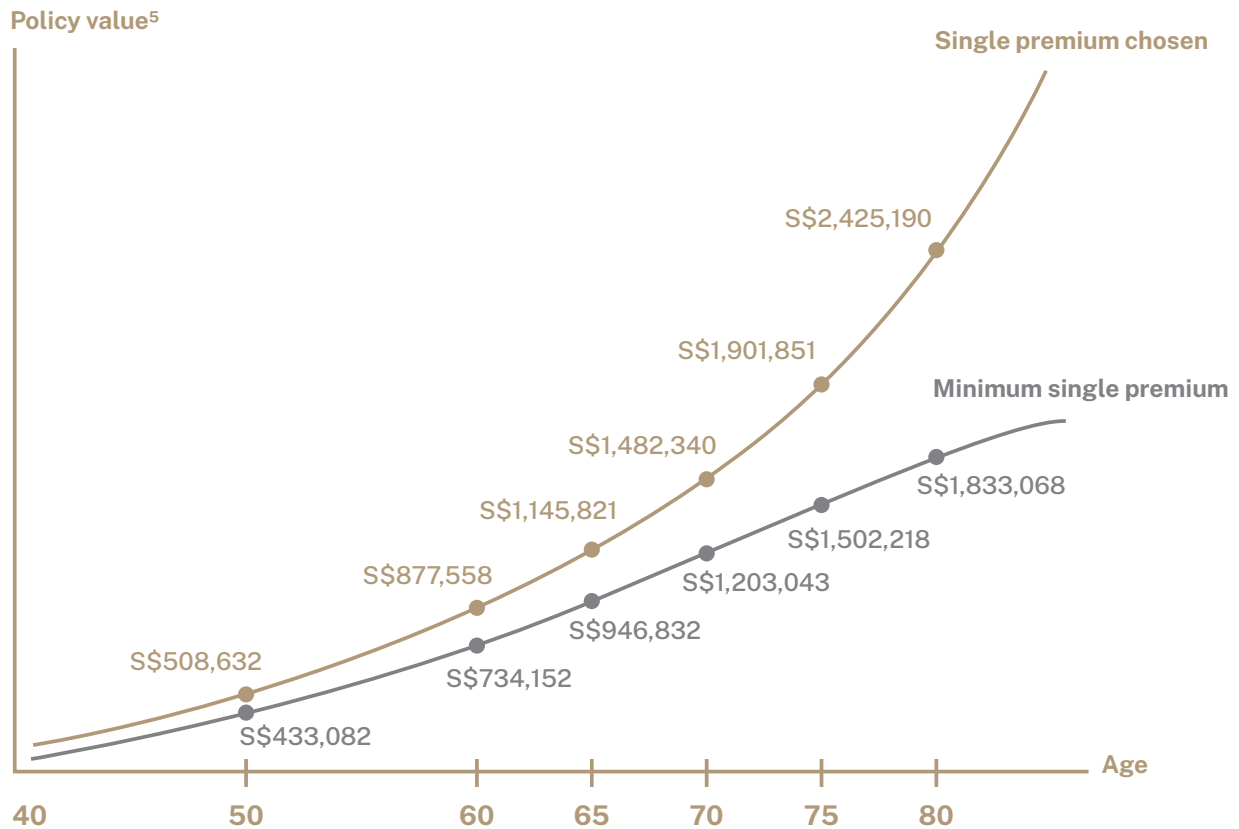
Child A
S\$2 million



Child B
S\$2 million

Prestige Legacy Advantage increases Aaron's total assets from S\$4 million to S\$7.65 million

Here's how Aaron's policy value can grow potentially over the years



Aaron has the option to withdraw 5% of the policy value every year³ from the 11th policy year onwards, without affecting the protection offered under his policy.

	Minimum single premium	Single premium chosen
Single premium	S\$307,693	S\$350,000
Total policy value ⁵ at age 80	S\$1,833,068	S\$2,425,190
	5.95x of single premium amount	6.92x of single premium amount

The Illustrated Investment Rate of Return (IIRR) used (8.00% p.a., 4.00% p.a. and 0.00% p.a.) are purely illustrative and do not represent upper and lower limits on the investment performance. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the surrender value may be less than the total premiums paid.

⁵ Potential policy values are illustrated based on an IIRR of 8.00% p.a. and 1.45% p.a. fund management cost with no partial withdrawals from the policy during the term of the policy.

At an IIRR of 4.00% p.a. :

- For single premium chosen, the illustrated policy values are S\$338,249 (age 50), S\$366,582 (age 60), S\$355,704 (age 65), S\$298,438 (age 70), S\$153,802 (age 75) and S\$0 (age 80). The policy will lapse after age 77 when the policy value falls to zero or below or Aaron can choose to top up additional premiums to keep his policy from lapsing.
- For minimum single premium, the illustrated policy values are S\$286,448 (age 50), S\$299,166 (age 60), S\$278,245 (age 65), S\$208,415 (age 70), S\$47,143 (age 75) and S\$0 (age 80). The policy will lapse after age 75 when the policy value falls to zero or below or Aaron can choose to top up additional premiums to keep his policy from lapsing.

At an IIRR of 0.00% p.a. :

- For single premium chosen, the illustrated policy values are S\$219,519 (age 50), S\$130,995 (age 60), S\$64,064 (age 65), S\$0 (age 70), S\$0 (age 75) and S\$0 (age 80). The policy will lapse after age 68 when the policy value falls to zero or below or Aaron can choose to top up additional premiums to keep his policy from lapsing.
- For minimum single premium, the illustrated policy values are S\$184,524 (age 50), S\$100,228 (age 60), S\$35,008 (age 65), S\$0 (age 70), S\$0 (age 75) and S\$0 (age 80). The policy will lapse after age 66 when the policy value falls to zero or below or Aaron can choose to top up additional premiums to keep his policy from lapsing.

Notes and Disclaimers

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. Please refer to Fund Details and Product Highlights Sheet for the specific risks of the fund(s). Past performance is not necessarily indicative of future performance

A Product Summary and a Product Highlights Sheet in relation to the fund(s) may be obtained through The Great Eastern Life Assurance Company Limited or its financial representatives. Potential investors should read the Product Summary and the Product Highlights Sheet before deciding whether to invest in the fund(s). Returns on the units of the fund(s) are not guaranteed.

The value of the units in the fund(s) and the income accruing to the units, if any, may fall or rise.

In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

Protected up to specified limits by SDIC.

Information correct as at 18 January 2024.

Reach for Great

The Great Eastern Life Assurance Company Limited

1 Pickering Street
#01-01 Great Eastern Centre
Singapore 048659