



# Prosperity in the Year Ahead

Begin your Year of the Horse with our Index Universal Life plans,  
built for resilient and long-term wealth.

From now till 30 June 2026, enjoy an additional **38% segment participation rate** on the S&P 500® Engle 6% VT TCA Index and the UBS Multi Asset Engle 6% Index, elevating growth while enhancing your protection value.

# Here's how you can benefit from an additional 38% segment participation rate on an Index Universal Life Single Premium policy

**Sum assured:** USD 5 million

**Single Premium payable:** USD 641,581

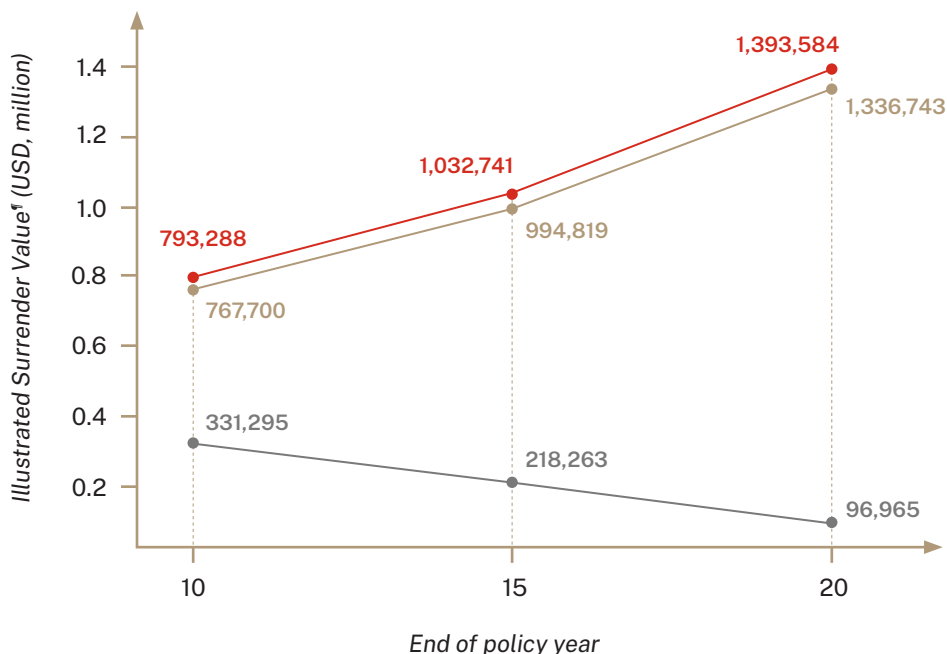
**Eligible Index selected:** S&P 500 Engle 6% VT TCA Index

## Overview of Current and Promotional Rates

	Current*	With an additional 38%
Segment Participation Rate (non-guaranteed)	125%	<b>163%</b>
Assumed Crediting Rate for the Eligible Index (Assumed Index Return × Participation Rate)	7.50% (6% × 125%)	<b>9.78%</b> (6% × 163%)

## Illustrated Surrender Values Comparison

- Illustrated Surrender Values at current assumed crediting rates with promotional rate and current charges<sup>5</sup>
- Illustrated Surrender Values at current assumed crediting rates and current charges<sup>6</sup>
- Illustrated Surrender Values at guaranteed crediting rate and maximum charges<sup>1</sup>



# Here's how you can benefit from an additional 38% segment participation rate on a Index Universal Life Single Premium policy

Sum assured: USD 5 million

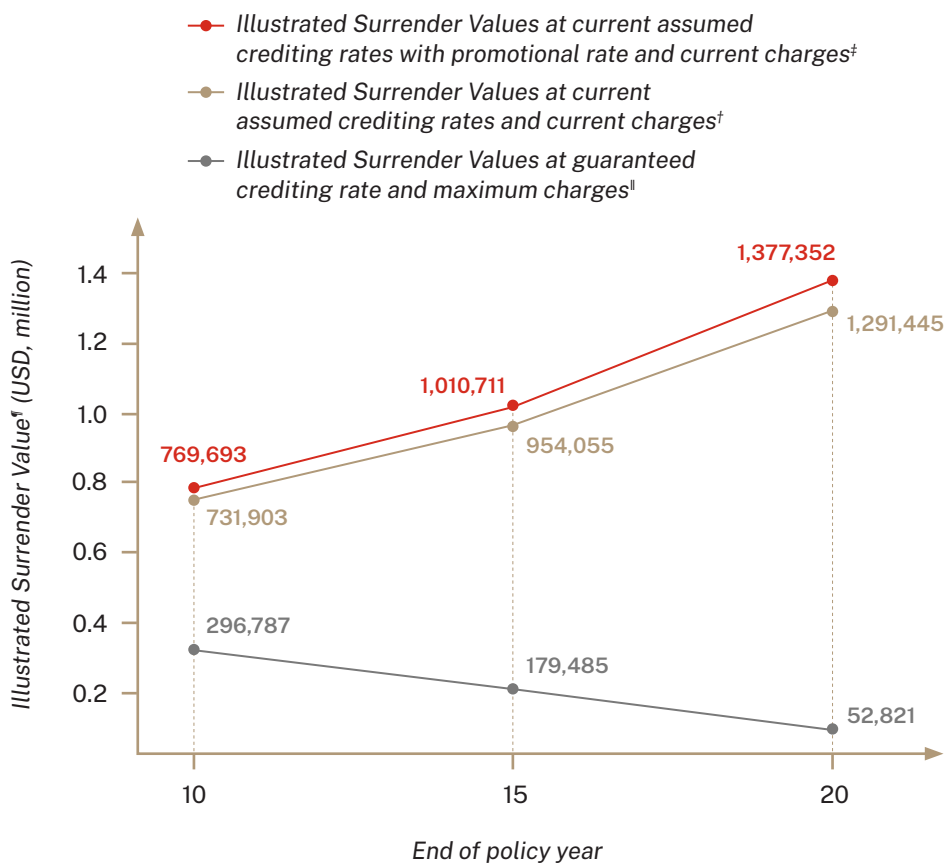
Single Premium payable: USD 611,344

Eligible Index selected: UBS Multi Asset Engle 6% Index

## Overview of Current and Promotional Rates

	Current*	With an additional 38%
Segment Participation Rate (non-guaranteed)	85%	<b>123%</b>
Assumed Crediting Rate for the Eligible Index (Assumed Index Return × Participation Rate)	7.75% (9.12% × 85%)	<b>11.21%</b> (9.12% × 123%)

## Illustrated Surrender Values Comparison



- \* Based on current Participation Rate and current Assumed Crediting Rate used in the Policy illustration and is for illustrative purposes only. Actual Participation Rates may vary for each Segment. The current Assumed Crediting Rate is an estimate and not guaranteed and should not be considered a representation of past or future performance of the Index Account. Actual crediting rates will only be ascertained at the Segment Maturity Date.
- † The Illustrated Surrender Value refers to the higher of (a) the Account Value less the surrender charge; or (b) the Minimum Surrender Value<sup>#</sup>. The “Net Surrender Value” which is the amount you would receive if you were to surrender the policy, is the Illustrated Surrender Value less any outstanding loan balance and amount owed to us.
- # We will pay the Minimum Surrender Value at the time of full surrender if it is higher than the Account Value less surrender charge. The Minimum Surrender Value is determined by the accumulation of all net premiums received with interest accrued daily based on a fixed crediting rate of 2.00% p.a from the date of issue (regardless of the actual crediting rates and any loyalty crediting rates earned by the Fixed Account and Index Account(s)), and after deducting all applicable charges.
- § Illustrated Surrender Values at the higher of (a) or (b), where:  
(a) is based on the current assumed crediting rate of 9.78% for Index Account (100% allocation into S&P 500 Engle 6% VT TCA Index) for the first year, current assumed crediting rate of 7.50% for Index Account (100% allocation into S&P 500 Engle 6% VT TCA Index) for subsequent years, and current charges; and  
(b) is the Minimum Surrender Value based on current charges.
- ^ Illustrated Surrender Values at the higher of (a) or (b), where:  
(a) is based on the current assumed crediting rate of 7.50% for Index Account (100% allocation into S&P 500 Engle 6% VT TCA Index), and current charges; and  
(b) is the Minimum Surrender Value based on current charges.
- || Illustrated Surrender Values at the higher of (a) or (b), where:  
(a) is based on guaranteed floor rate of 0.00% p.a. for Index Account (100% allocation into S&P 500 Engle 6% VT TCA Index or UBS Multi Asset Engle 6% Index), and maximum charges; and  
(b) is the Minimum Surrender Value based on maximum charges.
- ‡ Illustrated Surrender Values at the higher of (a) or (b), where:  
(a) is based on the current assumed crediting rate of 11.21% for Index Account (100% allocation into UBS Multi Asset Engle 6% Index) for the first year, current assumed crediting rate of 7.75% for Index Account (100% allocation into UBS Multi Asset Engle 6% Index) for subsequent years, and current charges; and  
(b) is the Minimum Surrender Value based on current charges.
- † Illustrated Surrender Values at the higher of (a) or (b), where:  
(a) is based on the current assumed crediting rate of 7.75% for Index Account (100% allocation into UBS Multi Asset Engle 6% Index), and current charges; and  
(b) is the Minimum Surrender Value based on current charges.

## Notes and Disclaimers

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

For Index Universal Life Flexible Premium plan, the additional 38% segment participation rate is only applicable to the segment(s) created for the first planned premium amount. Please refer to the full terms and conditions of the Prosper 38 promotion at [www.greateasternlife.com/prosper38](http://www.greateasternlife.com/prosper38). Please note that the S&P 500 Index is not eligible for this promotion.

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

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The precise terms and conditions of this insurance plan are specified in the policy contract. If you are interested in the insurance product, you should read the product summary and policy illustration (available from us) before deciding whether to buy this product.

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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 1 April 2026.

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## Index Disclaimers

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## Reach for Great

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