



Prestige Index Income

Strategic wealth growth with index-linked returns and your capital guaranteed

Leverage the power of S&P 500 Engle 6% VT TCA Index¹ for potential growth

Financial resilience starts with a well-diversified income strategy — balancing growth with security, opportunity with stability. Prestige Index Income empowers you with a structured approach to navigating uncertainty while maintaining long-term financial strength.

Using derivatives, this US dollar-denominated², single premium, non-participating endowment plan offers index-linked returns³ based on the performance of the S&P 500 Engle 6% VT TCA Index¹, providing a dynamic, responsive and risk-managed way to capitalise on market opportunities. At the same time, it guarantees 100% of your capital at maturity⁴.

When the index grows, you have the flexibility to receive payouts on a yearly basis or let them accumulate to stay in control of how your wealth supports your evolving lifestyle. Additionally, the plan includes coverage for death and accidental death, with no medical assessment required, protecting your financial legacy.



Why Prestige Index Income



Growth potential with index-linked returns³

This plan offers growth potential and participation in market opportunities while safeguarding against adverse conditions. It leverages the performance of the S&P 500 Engle 6% VT TCA Index¹, which incorporates advanced volatility controls to manage risk effectively.



100% capital guarantee⁴ for peace of mind

Rest assured knowing that your single premium contribution is guaranteed at maturity. Regardless of market fluctuations, your capital remains secured, providing a reliable foundation for long-term financial confidence.



Flexible income options to suit different needs

Choose to withdraw your Yearly Income Benefit⁵ to support your financial goals or allow it to accumulate for potentially higher future growth.



Life protection at no additional cost

Ensure financial security for your loved ones with a lump sum benefit of 101% of the single premium paid in the event of death, increasing to 105% for accidental death — all without the need for a medical assessment.

Start a conversation with your Great Eastern Financial Representative today and find out more.

How to calculate the Yearly Income Benefit⁵

$$\text{Yearly Income Benefit}^5 = \text{Index Return}^6 \times \text{Participation Rate}^7 \times \text{Single Premium}$$



Positive index performance

Index Return⁶: 10.00% p.a.
Participation Rate⁷: 90%
Single Premium: US\$100,000

Yearly Income Benefit⁵

$$\begin{aligned} &\text{Index Return}^6 \times \text{Participation Rate}^7 \times \text{Single Premium} \\ &10.00\% \text{ p.a.} \times 90\% \times \text{US\$100,000} \\ &= \text{US\$9,000 / year} \end{aligned}$$



Negative index performance

Index Return⁶: -9.87% p.a.
Participation Rate⁷: 90%
Single Premium: US\$100,000

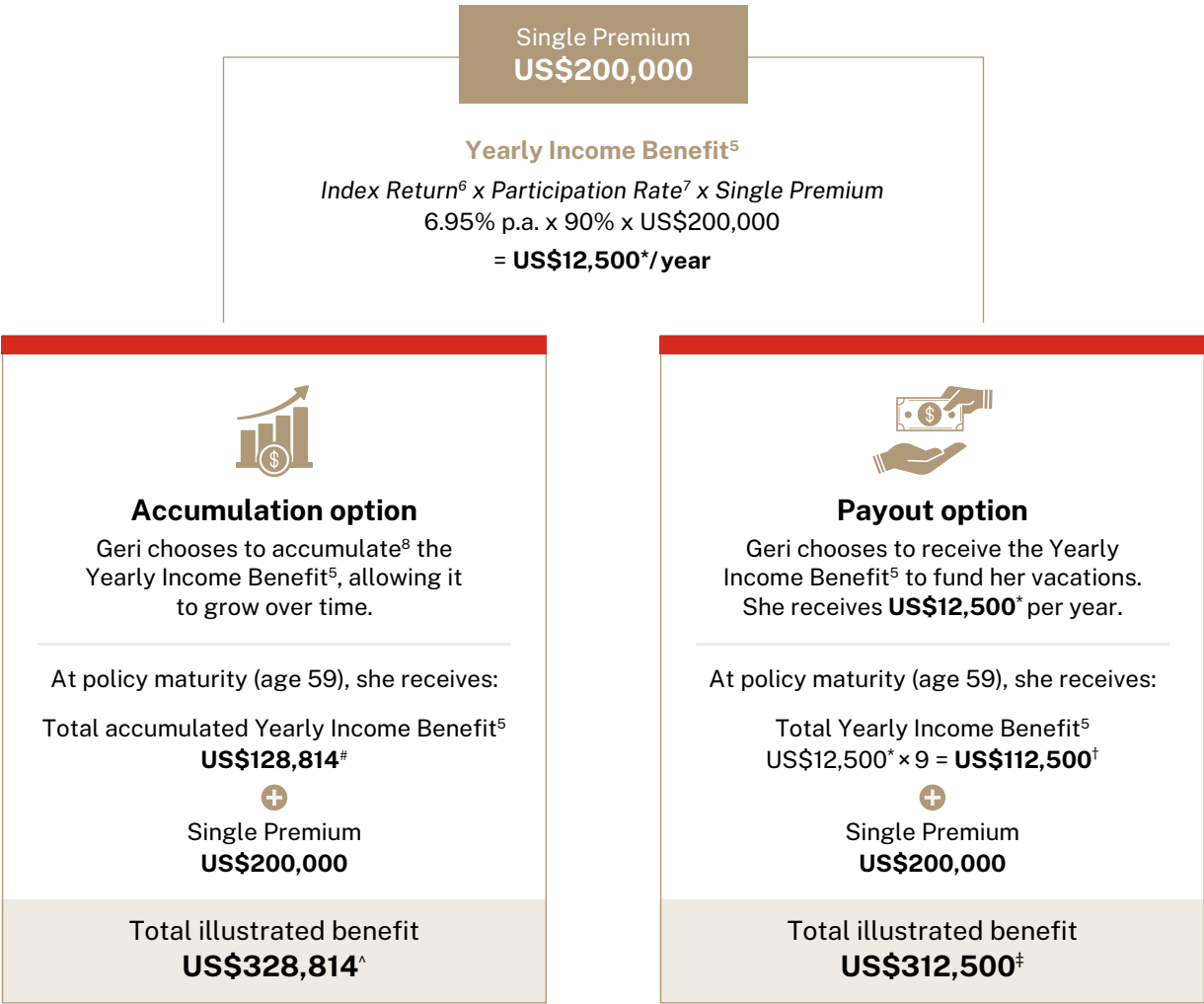
When the Index Return⁶ is negative, the minimum rate of return is guaranteed at 0% p.a.. Hence, there is no Yearly Income Benefit⁵.

Yearly Income Benefit⁵

US\$0

How Prestige Index Income provides wealth potential to support your desired life goals

Geri, a 50-year-old café owner, plans to semi-retire in nine years and fully retire after 65. She is seeking a wealth accumulation solution that can provide potential income for her travels and hobbies while preserving her retirement savings.



Understanding S&P 500 Engle 6% VT TCA Index¹

The S&P 500 Engle 6% VT TCA Index ¹ is a rule-based index that dynamically adjusts its exposure to the S&P 500 index futures using a unique volatility control methodology. Built on a Nobel Prize-winning volatility forecasting model developed by Professor Robert Engle (2003 Nobel Laureate in Economics), the index employs advanced techniques to manage market risk while aiming to preserve growth potential.



How the volatility control mechanism works

This index targets a specific level of volatility by adjusting its exposure to the underlying asset (S&P 500 index futures), ensuring a more balanced risk-return profile. Unlike traditional volatility control indices that rely on historical data, it uses a **forward-looking model** to predict future volatility. By dynamically adjusting allocation intraday that focuses on short-term fluctuations observed within a single trading day or from the end of one trading day into the beginning of the next, the index responds swiftly to changing market conditions.

Low volatility

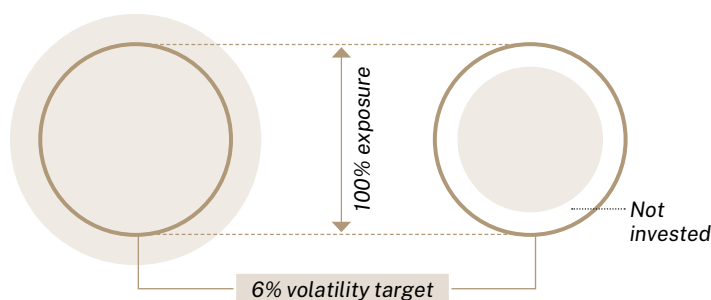
Allocation > 100%

When volatility is forecast to be below the 6% target, exposure to the S&P 500 index futures increases.

High volatility

Allocation < 100%

When volatility is forecast to be above the 6% target, exposure to the S&P 500 index futures decreases.



How the index supports growth potential

Dynamic exposure to the S&P 500 index futures

While the index may show performance deviations during periods of high market volatility due to its built-in risk management, the S&P 500 remains its core, ensuring long-term growth potential.

Nobel Prize-winning volatility forecasting

Leveraging the expertise of Professor Robert Engle and S&P Dow Jones Indices, the index forecasts volatility based on observable market patterns, enhancing the precision of risk management.

Responsiveness to market movements

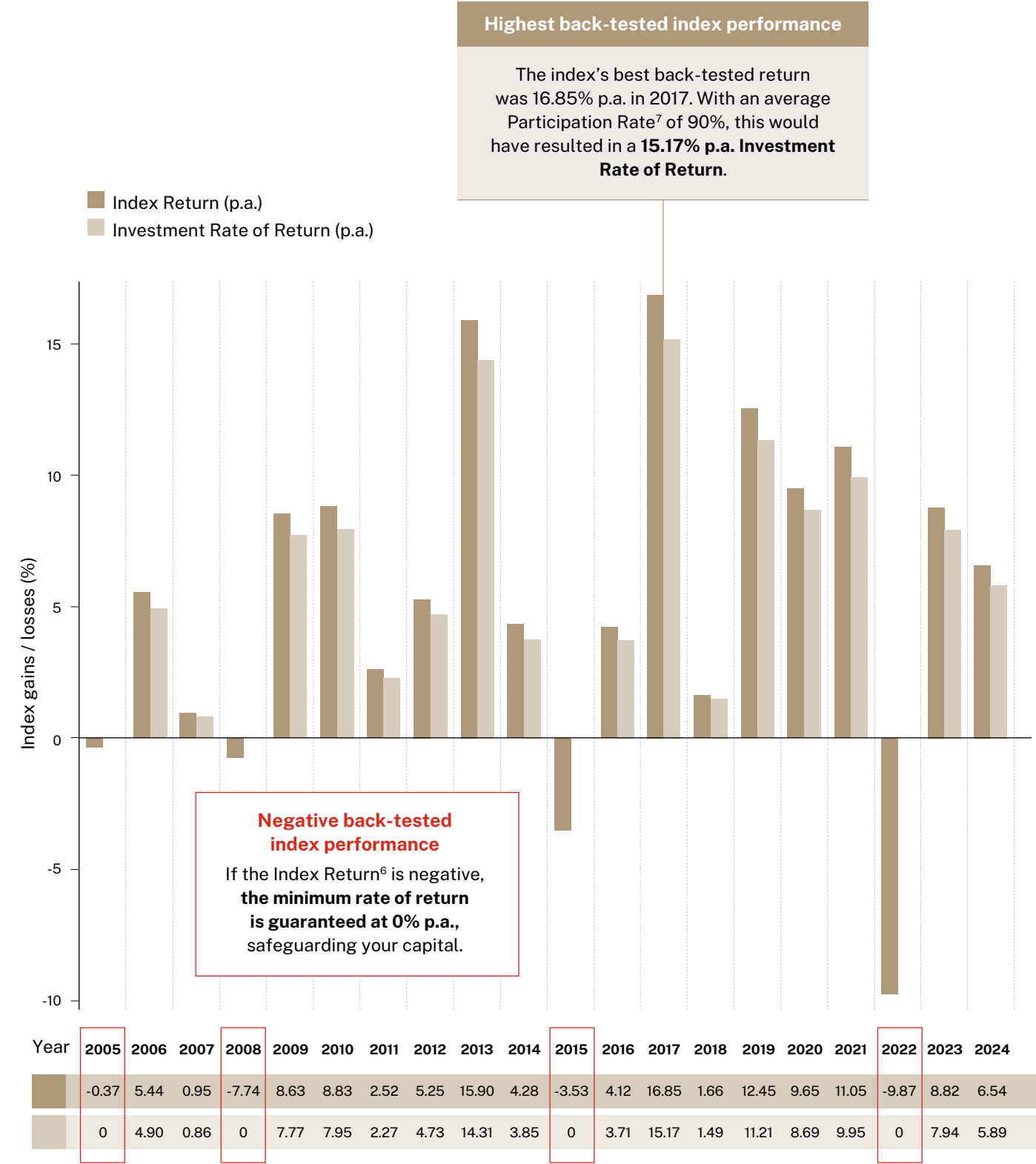
The index dynamically adjusts its exposure intraday, quickly responding to changes in market conditions by increasing or decreasing its weighting in the S&P 500 index futures.

More stable volatility

With mechanisms designed to keep volatility closely aligned with its 6% target, the index aims to offer smoother performance, even in turbulent market conditions.

S&P 500 Engle 6% VT TCA Index¹ back-tested historical performance

This hypothetical performance, based on back-tested data, demonstrates the index’s ability to deliver competitive risk-adjusted returns. Additionally, in periods of negative performance, capital is safeguarded with a guarantee⁴.



Negative back-tested index performance

If the Index Return⁶ is negative, the minimum rate of return is guaranteed at 0% p.a., safeguarding your capital.

Source: S&P Dow Jones Indices LLC. The S&P 500 Engle 6% VT TCA Index was launched on 7 March 2025. All data prior to such date is back-tested hypothetical data. Chart and table are provided for illustrative purposes and reflect hypothetical historical performance. Please see the Performance Disclosure at the end of the S&P 500 Engle 6% VT TCA Index brochure for more information regarding the inherent limitations associated with back-tested performance. Please note that past performance may not be indicative of future performance.

