



# 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 Index<sup>1</sup> 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-denominated<sup>2</sup>, single premium, non-participating endowment plan offers index-linked returns<sup>3</sup> based on the performance of the S&P 500 Engle 6% VT TCA Index<sup>1</sup>, providing a dynamic, responsive and risk-managed way to capitalise on market opportunities. At the same time, it guarantees 100% of your capital at maturity<sup>4</sup>.

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 returns<sup>3</sup>

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 Index<sup>1</sup>, 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 Benefit<sup>5</sup> 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 Benefit<sup>5</sup>

# Yearly Income Benefit<sup>5</sup> = Index Return<sup>6</sup> × Participation Rate<sup>7</sup> × Single Premium



# Positive index performance

Index Return<sup>6</sup>: 10.00% p.a. Participation Rate<sup>7</sup>: 90% Single Premium: US\$100,000

# Yearly Income Benefit<sup>5</sup>

Index Return<sup>6</sup> x Participation Rate<sup>7</sup> x Single Premium 10.00% p.a. x 90% x US\$100,000 = **US\$9,000 / year** 



# **Negative index performance**

Index Return<sup>6</sup>: -9.87% p.a. Participation Rate<sup>7</sup>: 90% Single Premium: US\$100,000

When the Index Return<sup>6</sup> is negative, the minimum rate of return is guaranteed at 0% p.a.. Hence, there is no Yearly Income Benefit<sup>5</sup>.

Yearly Income Benefit<sup>5</sup>

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.

# Single Premium US\$200,000

# Yearly Income Benefit<sup>5</sup>

Index Return<sup>6</sup> x Participation Rate<sup>7</sup> x Single Premium 6.95% p.a. x 90% x US\$200,000

= US\$12,500\*/year



# **Accumulation option**

Geri chooses to accumulate<sup>8</sup> the Yearly Income Benefit<sup>5</sup>, allowing it to grow over time.

At policy maturity (age 59), she receives:

Total accumulated Yearly Income Benefit<sup>5</sup> U\$\$128,814#



Single Premium US\$200,000

Total illustrated benefit **US\$328.814**^



# **Payout option**

Geri chooses to receive the Yearly Income Benefit<sup>5</sup> to fund her vacations. She receives **US\$12.500**\* per year.

At policy maturity (age 59), she receives:

Total Yearly Income Benefit<sup>5</sup> US\$12,500\* × 9 = **US\$112,500**\*



Single Premium US\$200,000

Total illustrated benefit US\$312,500<sup>‡</sup>

All figures in the above illustrations are based on an Illustrated Investment Rate of Return (IIRR) of 6.25% p.a. with an average Participation Rate of 90% and an accumulation interest rate of 3.35% p.a. and are subject to rounding.

Based on an IIRR of 4.00% p.a., guaranteed minimum Participation Rate of 60% and an accumulation interest rate of 1.85% p.a.:

- \* The Yearly Income Benefit is US\$8,000.
- # The total accumulated Yearly Income Benefit at age 59 is US\$77,564.
- ^ The total illustrated benefit at age 59 is US\$277,564.
- <sup>†</sup> The total Yearly Income Benefit at age 59 is US\$72,000.
- <sup>‡</sup> The total illustrated benefit at age 59 is US\$272,000.

The two IIRRs used (6.25% p.a. and 4.00% p.a.) are purely illustrative and do not represent lower and upper limits on the index performance. The actual benefits payable will depend on the actual performance of the index and the Participation Rates.

# Understanding S&P 500 Engle 6% VT TCA Index<sup>1</sup>

The S&P 500 Engle 6% VT TCA Index <sup>1</sup> 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 Prizewinning 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

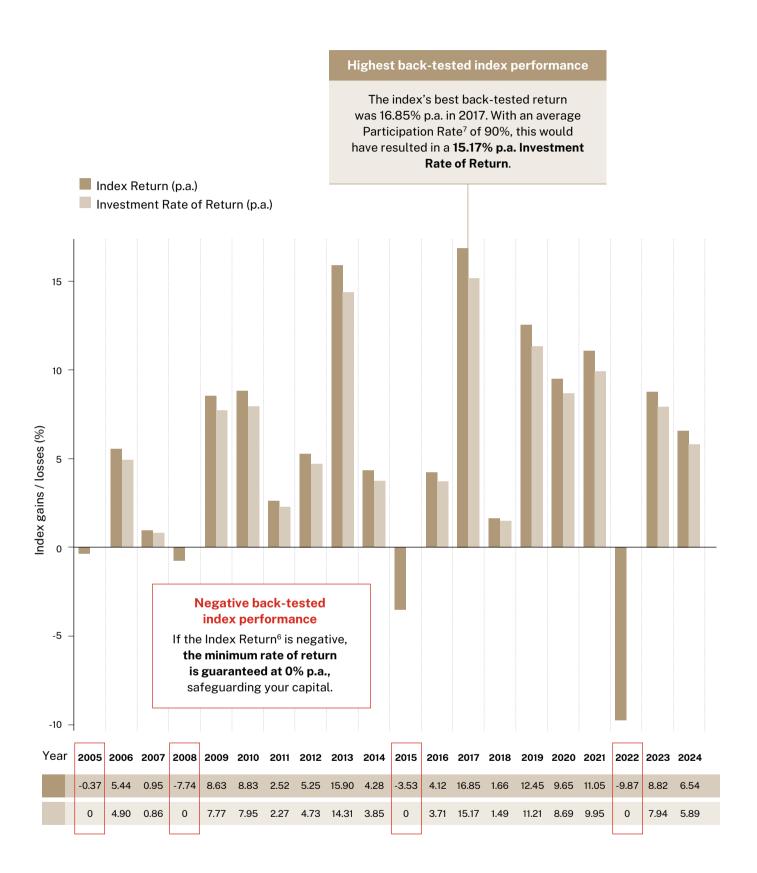
The index dynamically adjusts its exposure intraday, quickly responding to changes in market conditions by increasing or decreasing its weighting in the S&P 500 index futures.

# 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 Index<sup>1</sup> 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 guarantee<sup>4</sup>.



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.

- <sup>1</sup> The S&P 500 Engle 6% VT TCA Index is a rule-based index that leverages a unique volatility control methodology that dynamically adjusts its exposure to the S&P 500 index futures. By dynamically adjusting its exposure to the S&P 500 index futures, its returns can vary significantly from the S&P 500 index itself. Please note that past performance may not be indicative of future performance.
- <sup>2</sup> Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk.
- <sup>3</sup> Subject to the prevailing Participation Rate used to calculate the Yearly Income Benefit for the segment. A segment is always initiated on the 16th day of the month (i.e. the segment initiation date) and it will mature 12 months later, on the 15th day of the same month in the following year (i.e. segment maturity date).
- <sup>4</sup> Capital is guaranteed upon maturity provided that no policy alterations such as partial surrenders are made during the policy term of 9 years.
- <sup>5</sup> The "Yearly Income Benefit" is non-guaranteed and subject to the performance of the underlying index and the segment Participation Rate. Please note that past performance may not be indicative of future performance. Derivatives will also be used to provide the Yearly Income Benefit.
- <sup>6</sup> The "Index Return" is the percentage change in the value of the index from the start to the end of the segment. The Index Return for the segment is uncapped and the minimum rate of return is guaranteed at 0% p.a. to safeguard your policy against market downturns. If the rate of return is determined to be at the minimum, no Yearly Income Benefit will be payable.
- <sup>7</sup> The "Participation Rate" is a rate used to calculate the Yearly Income Benefit. It is non-guaranteed and can vary for each segment, but it will not go below the guaranteed minimum Participation Rate of 60%.
- <sup>8</sup> At an Illustrated Investment Rate of Return (IIRR) of 6.25% p.a., the prevailing interest rate is 3.35% p.a.. At an IIRR of 4.00% p.a., the prevailing interest rate is 1.85% p.a.. This rate is not guaranteed and can be changed from time to time.

#### **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 plar 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.

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 26 August 2025.

#### **Index Disclaimer**

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# Reach for Great

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