



Prestige Legacy Index

Build timeless value of your legacy with high lifetime protection

Legacy isn't just built on protection; it's rooted in timeless growth.

Life is full of twists and turns. You're successful today because you've made the most of them, safeguarding the life you've created while nurturing opportunities to their fullest potential.

Prestige Legacy Index is designed to grow your wealth without compromising what you've already built. Offering the best of both worlds, this US dollar-denominated¹ universal life plan combines potentially higher growth through participation in market indices while limiting your risk exposure during market downturns. You are also assured of lifelong protection against death and terminal illness, ensuring your loved ones are always taken care of.

Legacy is about ensuring your great achievements continue to benefit your loved ones. Prestige Legacy Index empowers you to build new horizons from current successes — so you can protect what matters and create a substantial legacy for generations to come.



Why Prestige Legacy Index



High lifetime protection of up to 10 times² the premium paid

Invest with a single premium and create an immediate estate to enhance your legacy for future generations. The security of a non-lapse guarantee³ ensures that your high level of protection continues for the first 5 years, regardless of market performance, further enabling your investment to reach its full growth potential.



Potential growth with protection from market volatility

Based on your risk tolerance and financial aspirations, you can choose from 3 premium apportionment options between the Index Account and Fixed Account:

	Option 1	Option 2	Option 3
Index Account	100%	75%	50%
Fixed Account	0%	25%	50%

- **Index Account:** Enjoy higher potential returns⁴ with the assurance of a guaranteed minimum floor rate of 0% p.a. to safeguard your account from market downturns.
- **Fixed Account:** Benefit from a guaranteed crediting rate of 4.20% p.a. for the first year. Thereafter, the rate will be based on the prevailing rate determined by Great Eastern, with a guaranteed minimum crediting rate of 2.00% p.a..

Additionally, gain extra peace of mind knowing your policy is protected against market downturns; if you choose to surrender⁵ your policy, the higher of the minimum surrender value⁶ and account value will be paid out.

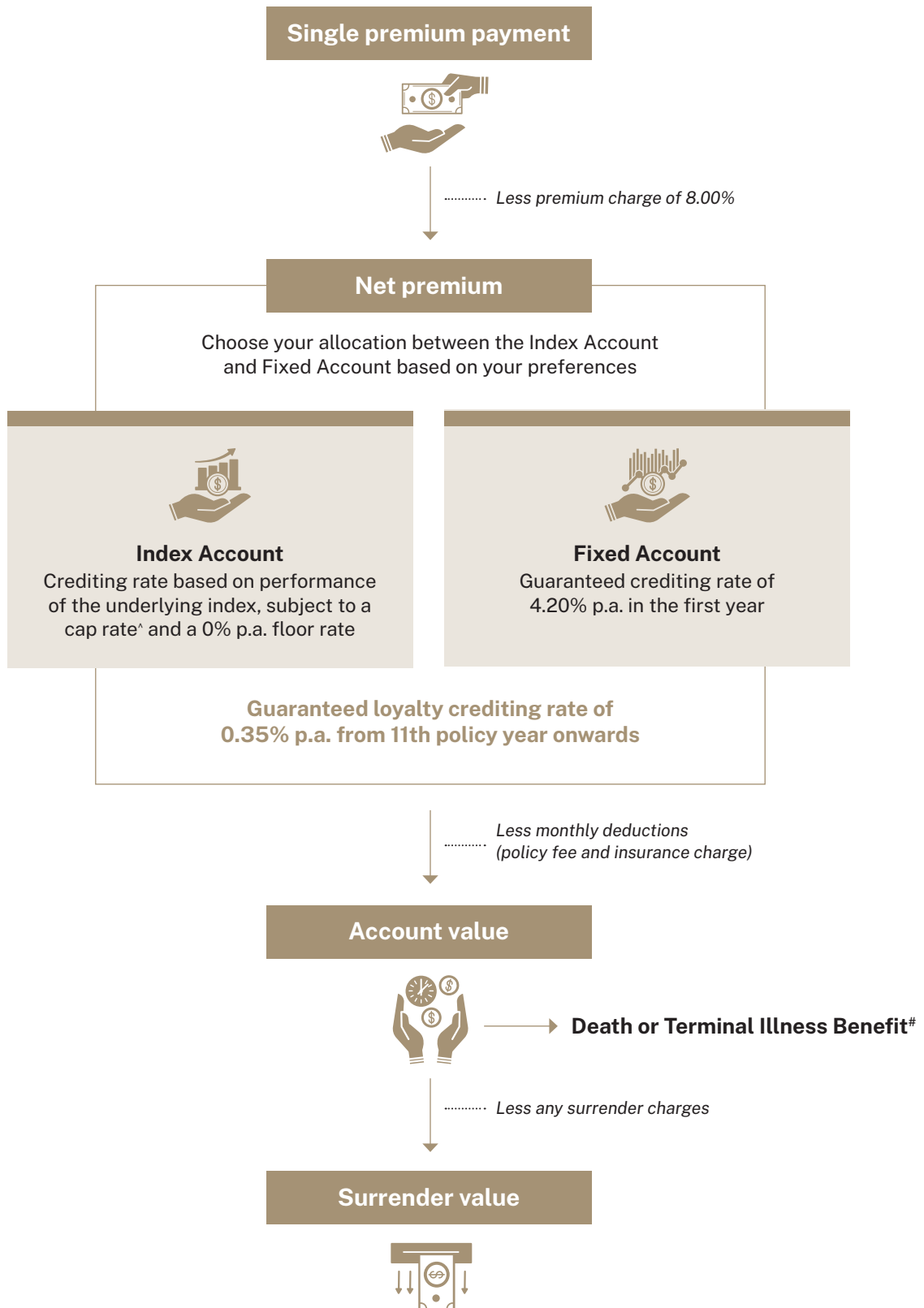


Flexibility to adapt to your life's changing needs

You have the option to:

- Spread the net premium allocated to the Index Account over 12 months to smooth the impact of market fluctuations for a more stable long-term return through the automatic premium spread optional feature.
- Adjust your premium apportionment or rebalance the account values between the Fixed Account and Index Account through the account reallocation feature⁷ to align with your changing risk appetite.
- Access your cash value through the partial withdrawal⁸ feature or surrender⁵ the policy whenever needed.
- Change the life assured⁹ and pass the policy on to the next generation.

How Prestige Legacy Index works

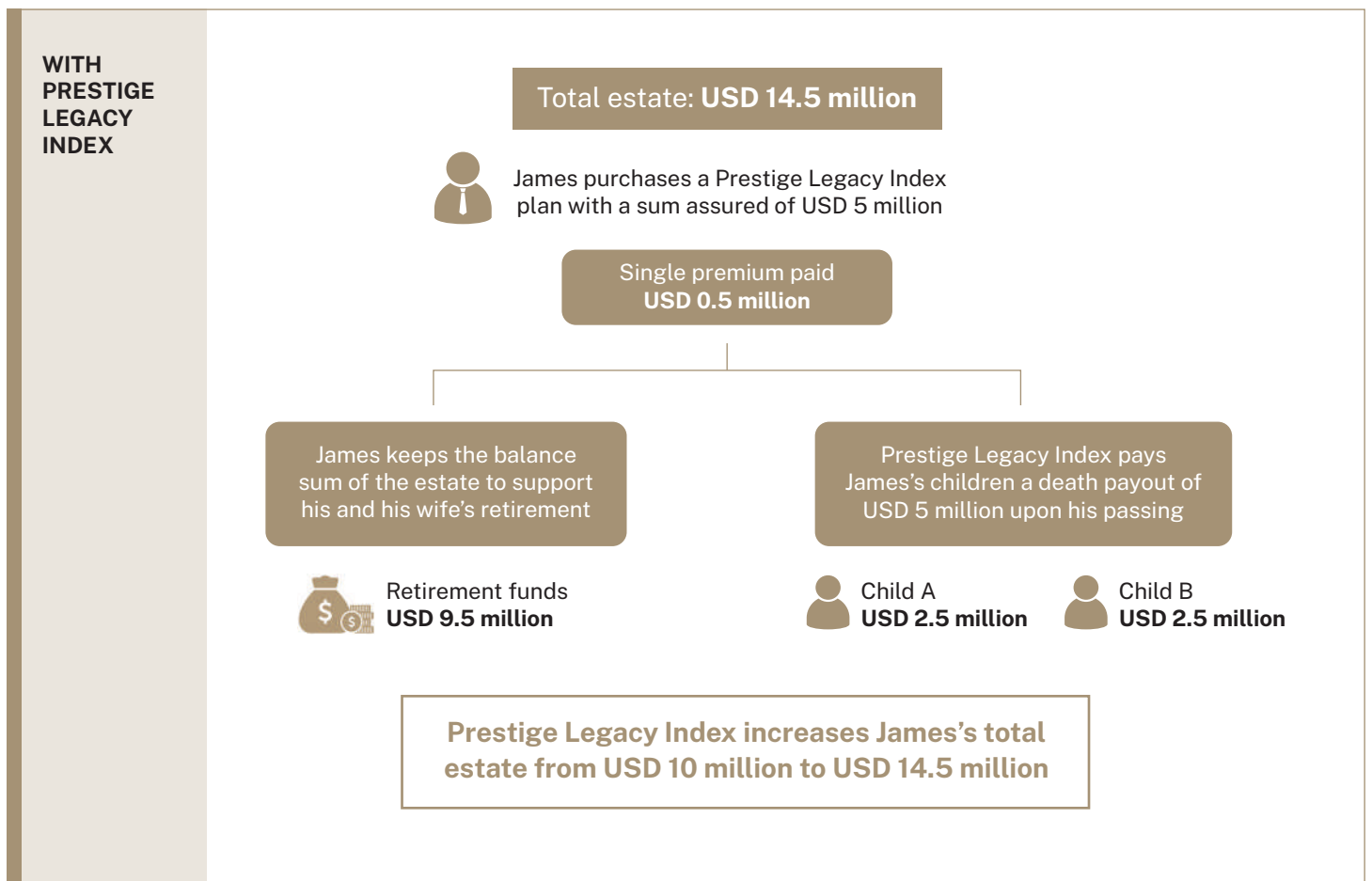
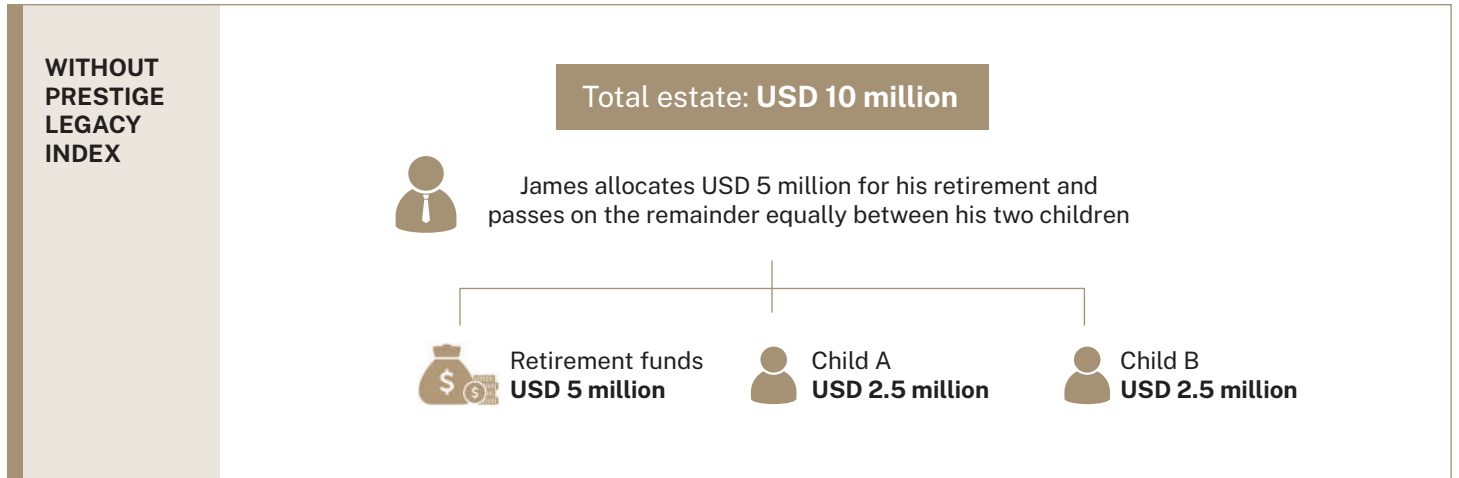


[^] This is not guaranteed and may change from time to time.

[#] If the life assured dies or is diagnosed with terminal illness before the policy anniversary following the life assured's 121st birthday, we will pay either (a) the basic sum assured; or (b) account value of the policy, whichever is higher, less any outstanding debts. If the life assured dies or is diagnosed with terminal illness on or after the policy anniversary following the life assured's 121st birthday, we will pay the account value of the policy, less any outstanding debts.

How Prestige Legacy Index provides lifelong protection and a lasting legacy for your loved ones

James, a 40-year-old successful businessman, built his thriving company from the ground up. Happily married with two children, James wants to ensure that his legacy endures through his children while also securing a comfortable retirement for himself and his wife.



Numbers are purely illustrative and not an indication of actual premiums. To get the exact premium based on your desired sum assured, we will need to take into consideration the age at entry, gender, smoker status, country of residency at inception, underwriting risk class and premium apportionment selected.

- ¹ Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk.
- ² Based on the illustration of a 40-year-old male, non-smoker, with a standard risk class and a sum assured of USD 0.5 million. The premium payable varies based on the life assured's age at entry, gender, smoker status, country of residency at inception, underwriting risk class, sum assured and premium apportionment mix.
- ³ The non-lapse guarantee feature is only applicable for the first 5 policy years provided that no partial withdrawals are made and there is no change to the life assured.
- ⁴ The crediting rate for the Index Account is calculated based on the performance of the underlying index, subject to the applicable floor and cap rates, plus a loyalty crediting rate (if any). Please refer to the policy illustration and product summary for more details.
- ⁵ Subject to surrender charges for the first 15 policy years.
- ⁶ Upon full surrender, we will pay either (a) the minimum surrender value; or (b) the account value less any surrender charges, whichever is higher, less any outstanding debts. The minimum surrender value is determined based on the accumulation of net premium (premium payable less premium charge) received with interest accrued daily based on the crediting rate of 2% p.a., less deduction of any monthly deductions, any partial withdrawal amount and any partial withdrawal charges, and surrender charges (where applicable).
- ⁷ You can apply for the change of premium apportionment and account reallocation features only from the 3rd policy year onwards and before you reach age 100. For each feature, each request must be 2 years apart.
- ⁸ Subject to applicable terms, conditions and charges. For partial withdrawal made during the first 10 policy years, the basic sum assured and account value will be reduced by the partial withdrawal amount and the partial withdrawal charges. Starting from the 11th policy year, you can enjoy the flexibility of withdrawing up to 5% of the policy's account value annually without the basic sum assured being reduced. From the 11th to the 15th policy year only, withdrawal charges shall apply if the amount withdrawn is in excess of 5% of the policy's account annually. If the partial withdrawal amount made is in excess of the 5% of policy's account value annually from the 11th year onwards, the basic sum assured will be reduced by the partial withdrawal amount that is in excess.
- ⁹ This is only allowed for single premium policies with no premium financing and acceptance of the new life assured is subject to underwriting. Other terms and conditions apply.

Notes and Disclaimers

All ages specified refer to age last 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.

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 11 September 2024.

Reach for Great

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