



Prestige Legacy Index

Build timeless value of your legacy with 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.



Why Prestige Legacy Index



Lifetime protection of up to 13 times² the premium paid

Invest with either a single premium or flexible premiums³ for 5 or 10 years, to create an immediate estate and enhance your legacy. The non-lapse guarantee⁴ ensures your protection for the first five policy years, regardless of market performance, allowing your investment to reach its full potential.

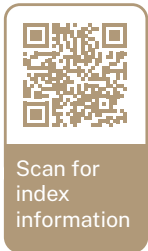


Potential growth with protection from market volatility

Based on your risk tolerance and financial aspirations, you can choose from 4 premium apportionment options between the Index Account(s) and Fixed Account:

	Option 1	Option 2	Option 3	Option 4
Index Account(s)	100%	75%	50%	0%
Fixed Account	0%	25%	50%	100%

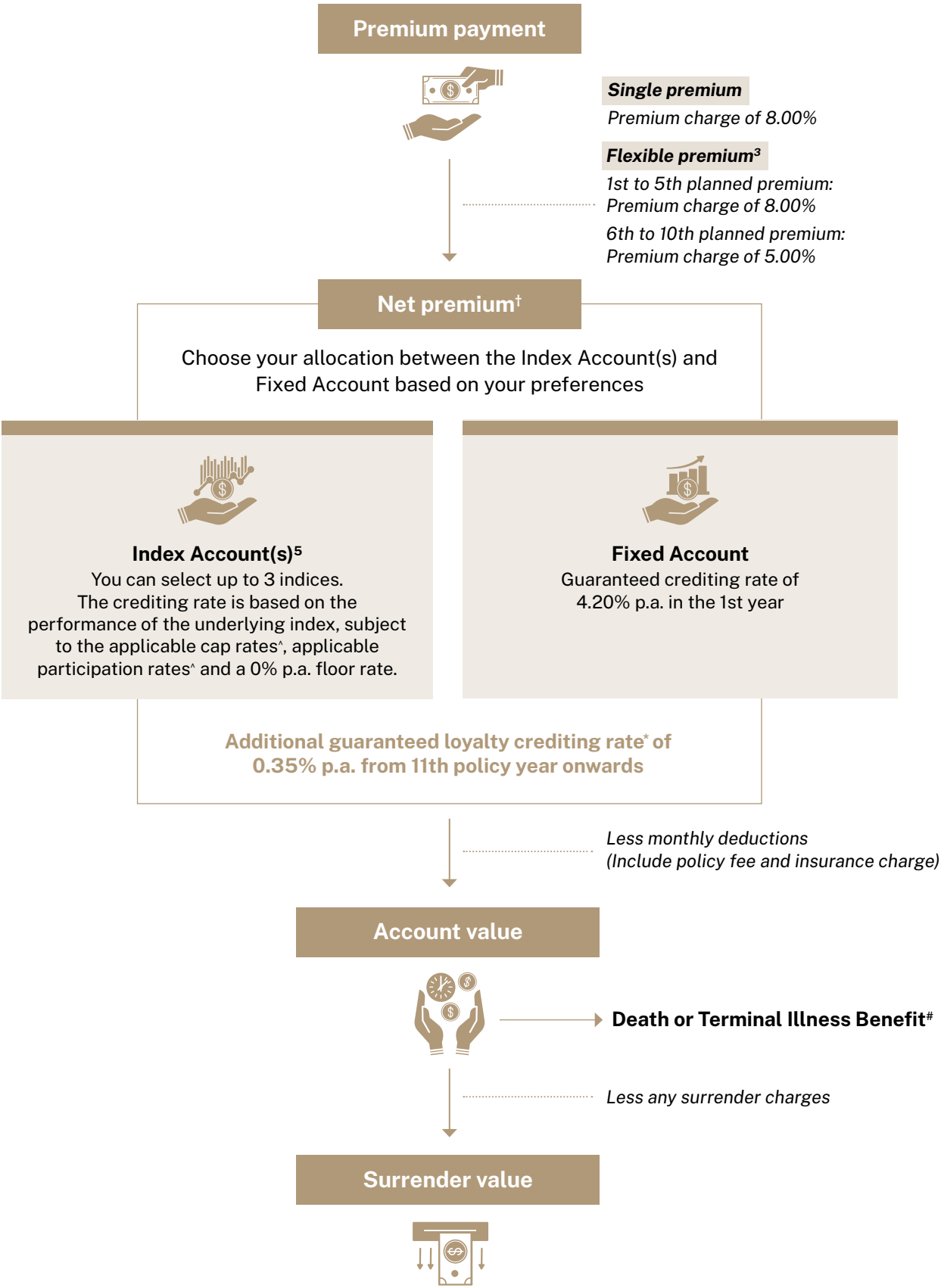
- **Index Account(s):** Choose from a selection of global indices and benefit from higher potential returns⁵, with a guaranteed minimum floor rate of 0% p.a. to safeguard your account from market downturns.
- **Fixed Account:** Benefit from a guaranteed crediting rate of 4.20% p.a. for the first year. 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..



Flexibility to adapt to your life's changing needs

- Opt for the automatic premium spread feature to distribute your net premium[†] to your Index Account(s) across 12 months, reducing the impact of market fluctuations for stable long-term returns.
- Adjust your risk preferences by changing premium apportionments and/or reallocating the amounts held in your Fixed Account and/or Index Account(s) from the 3rd policy year.
- Extend the policy benefits by changing the life assured⁶ and passing the policy on to the next generation.

How Prestige Legacy Index works



† Net premium refers to the gross premium(s) less any applicable premium charge.

⁴ This is not guaranteed and may change from time to time.

* For flexible premium policies, the loyalty crediting rate will be awarded provided that the total planned premiums have been fully paid.

If the life assured dies or is diagnosed with terminal illness before the policy anniversary after 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 after the life assured's 121st birthday, we will pay the account value of the policy, less any outstanding debts.

Take the first step towards a stronger financial future

Whether you're planning for retirement, building generational wealth, or simply looking to protect all you've worked so hard to achieve, an Index Universal Life (IUL) insurance plan offers a powerful solution. It brings together robust protection and wealth-building potential in one flexible plan designed to grow with you and support your legacy.

Let us help you tailor an IUL strategy that aligns with your goals, values and visions for the future. Secure your legacy with confidence and watch your vision become reality.



Understanding your needs to plan for a legacy

A meaningful legacy goes beyond financial assets — it embodies your core values, life vision and the lasting impact you wish to leave behind. Whether you're aiming to secure your family's financial future, ensure your business continues to thrive, or support a cause close to your heart, thoughtful planning today can shape and strengthen the legacy you'll leave tomorrow.

How our wealth planning solutions can help you	
Legacy planning	Ensure your retirement security and your family's future remain top priorities. Our tailored solutions help align your assets with your long-term goals, establish an immediate estate, and safeguard your loved ones' financial well-being without compromising the lifestyle you've envisioned for retirement.
Financial flexibility	When investment opportunities arise, lack of liquidity shouldn't hold you back. Our solutions can help you keep capital accessible for new ventures or market shifts as they arise while preserving your estate and securing your legacy. This financial agility empowers you to invest with confidence.
Estate equalisation	Balancing wealth distribution among heirs can be challenging, especially for families with businesses, real estate or varied individual needs. Our estate equalisation strategies thoughtfully address these complexities, providing a fair and equitable inheritance.
Legacy preservation	Investment assets in your portfolio may be exposed to market risks. Our solutions help you build a resilient legacy that withstands market volatility by diversifying your portfolio and ensuring liquidity upon your passing.
Charitable giving	For many, giving back is integral to creating a meaningful legacy. Whether you're passionate about a particular cause or wish to support a charity that aligns with your values, incorporating charitable giving into your legacy can leave a lasting and powerful impact.

How Prestige Legacy Index supports legacy planning

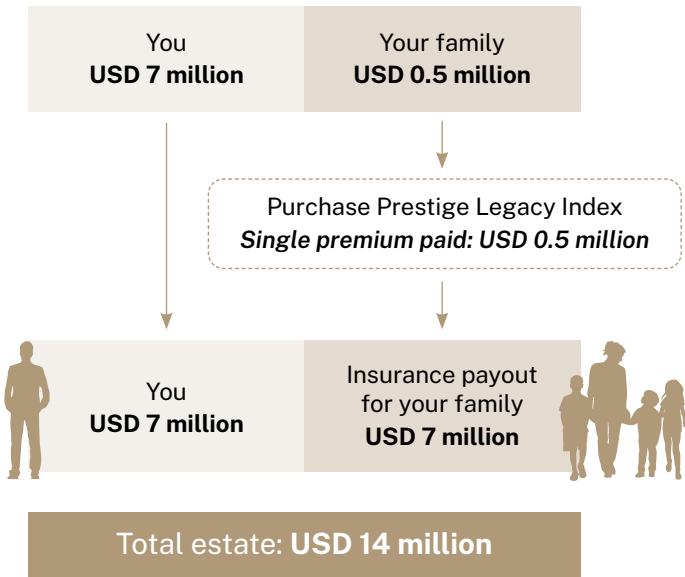
CURRENT SITUATION AND CONCERN

You have worked hard and accumulated personal wealth of USD 7.5 million. You are looking forward to a comfortable retirement and estimate you'll need USD 7 million to maintain your current lifestyle. However, you find yourself struggling to choose between enjoying the lifestyle you desire and leaving a substantial inheritance for your loved ones.



WITH PRESTIGE LEGACY INDEX⁷

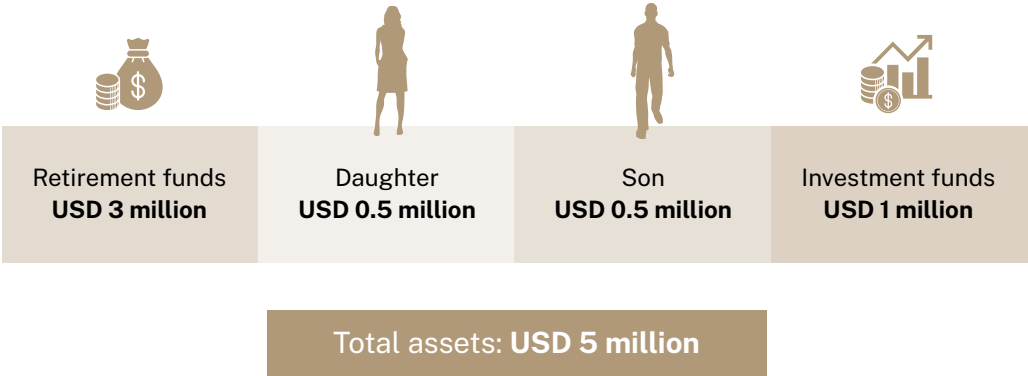
You can purchase a Prestige Legacy Index plan with a sum assured of USD 7 million, choosing the single premium payment option and paying USD 0.5 million upfront. Upon your passing, the plan will provide a USD 7 million insurance payout to your estate. This allows you to fully enjoy your retirement lifestyle, confident that you're leaving a meaningful inheritance for your family.



How Prestige Legacy Index supports financial flexibility

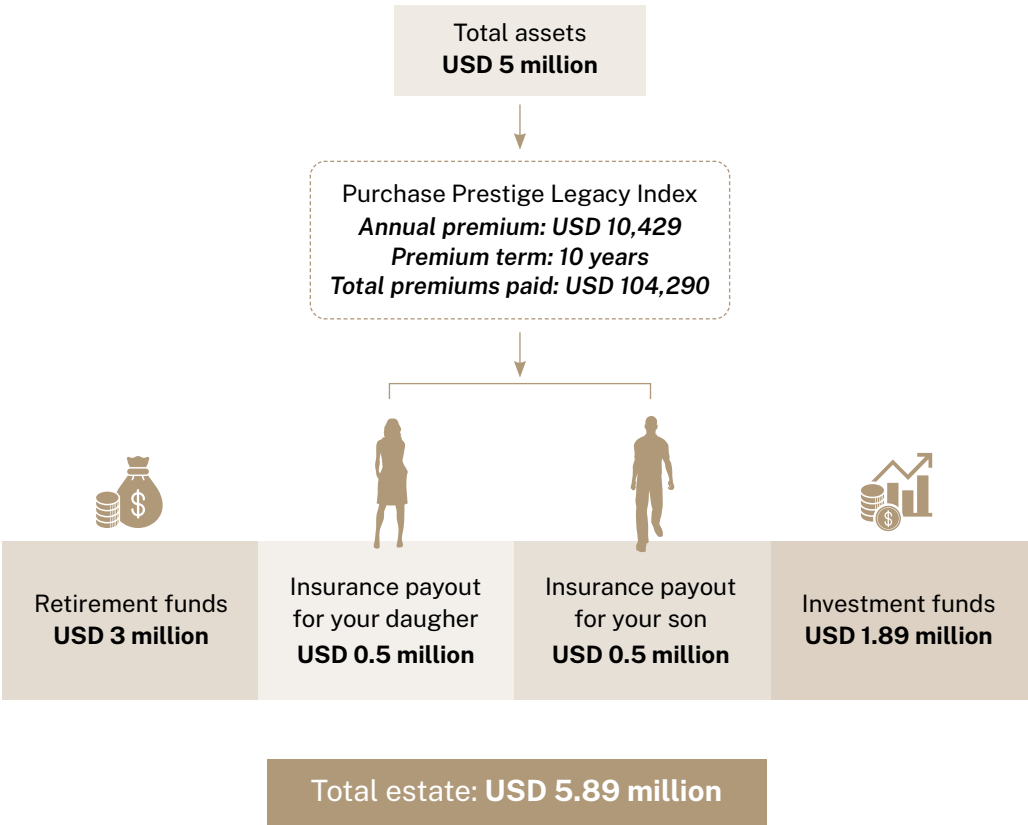
CURRENT SITUATION AND CONCERN

You are actively pursuing investment opportunities while planning for retirement and building a lasting estate for your family. To support your ongoing ventures, you aim to maintain financial equity without compromising your long-term goals of a secure retirement and a meaningful legacy.



WITH PRESTIGE LEGACY INDEX⁷

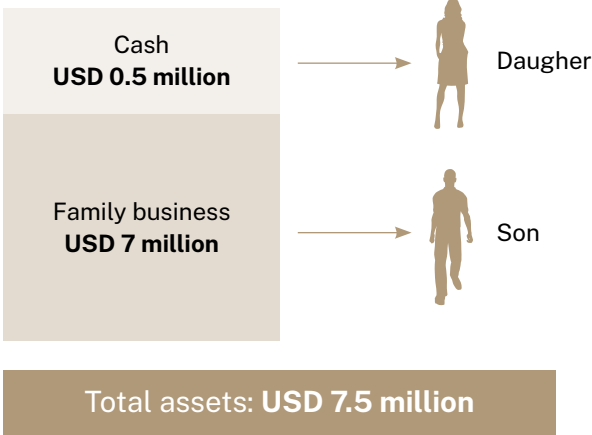
You can purchase a Prestige Legacy Index plan with a sum assured of USD 1 million and choose the flexible premium payment option to maintain liquidity for your investments, paying USD 10,429 annually for 10 years (total premium payable: USD 104,290). By securing the death benefit, USD 1 million can be left for your children, while the remaining USD 895,710 may be allocated to investments. With a larger investment fund, you can pursue opportunities that may offer higher potential returns.



How Prestige Legacy Index supports estate equalisation

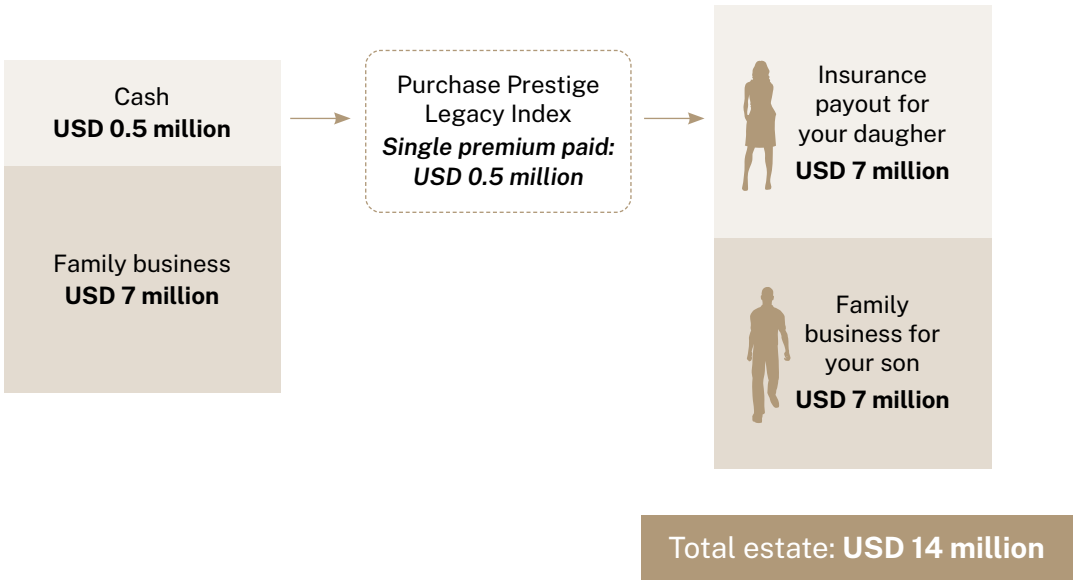
CURRENT SITUATION AND CONCERN

You are the successful owner of a family business with total assets valued at USD 7.5 million, of which USD 7 million is held in your business and USD 0.5 million in cash. You aim to distribute your wealth equally between your two children in the future. However, as your son plans to take over the business valued at USD 7 million, your daughter would only receive the USD 0.5 million in cash, creating an imbalance in their inheritances.



WITH PRESTIGE LEGACY INDEX⁷

You can create a larger estate to pass on to your children by purchasing a Prestige Legacy Index plan. With a single premium payment of USD 0.5 million, this plan provides a payout of USD 7 million to your estate, increasing its total value to USD 14 million. You can then enjoy peace of mind, knowing both your children will be provided for equally.



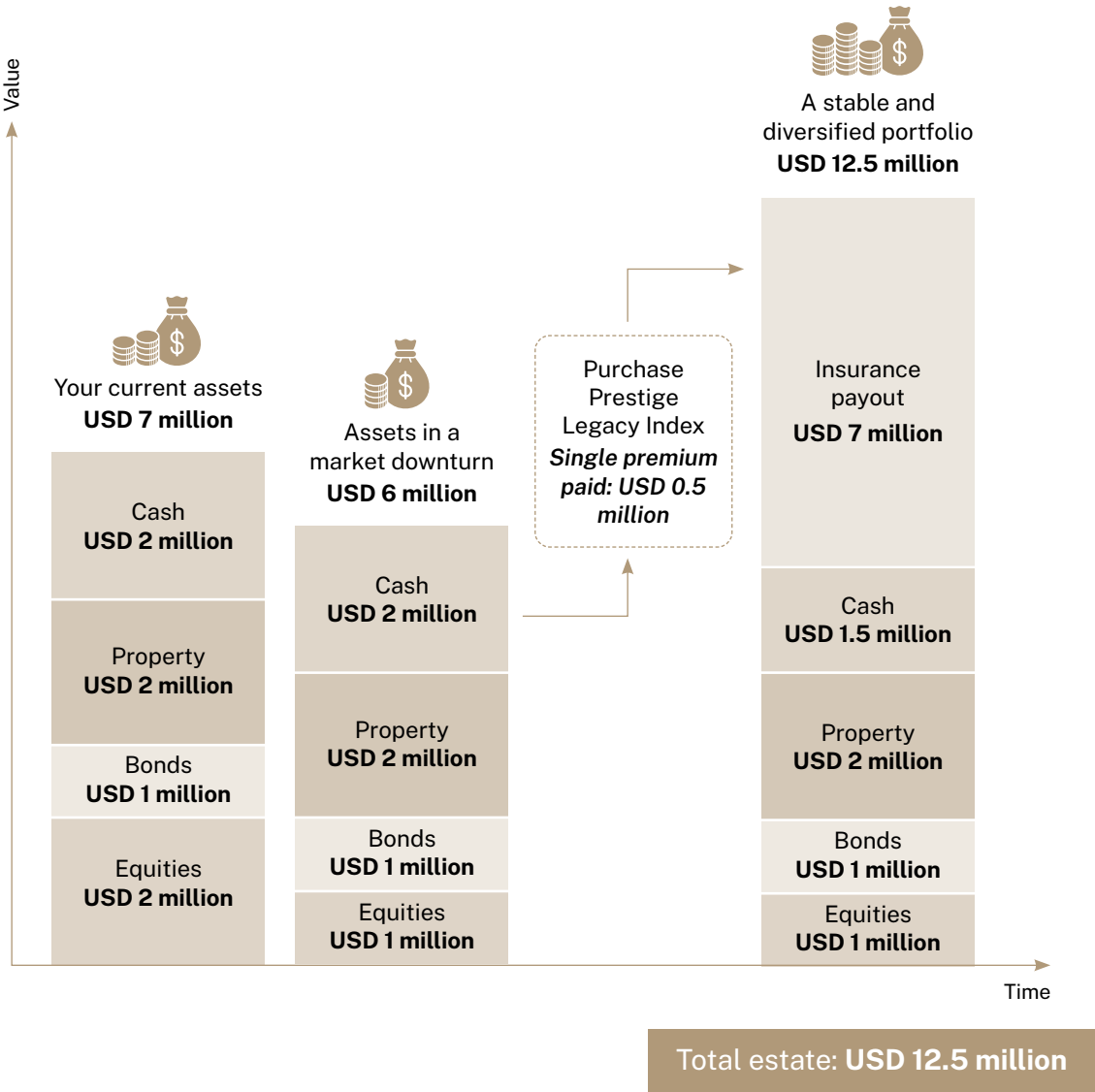
How Prestige Legacy Index supports legacy preservation

CURRENT SITUATION AND CONCERN

You actively trade in the market and are comfortable taking calculated risks when attractive investment opportunities arise. Your portfolio comprises a range of traditional investments, with total assets currently valued at USD 7 million. Due to market exposure, your assets could be adversely impacted during a downturn. For example, a decrease in the value of equities within a portfolio will result in a corresponding reduction in total assets.

WITH PRESTIGE LEGACY INDEX⁷

You can establish a stable and resilient estate that withstands market volatility by purchasing a Prestige Legacy Index plan with a sum assured of USD 7 million through a single premium payment of USD 0.5 million. This adds an additional layer of diversification, significantly reducing overall portfolio risk. Even if your investment portfolio experiences a substantial decline, your estate would still hold an estimated total value of USD 12.5 million, providing your family with enhanced liquidity and financial security.



How Prestige Legacy Index supports charity giving

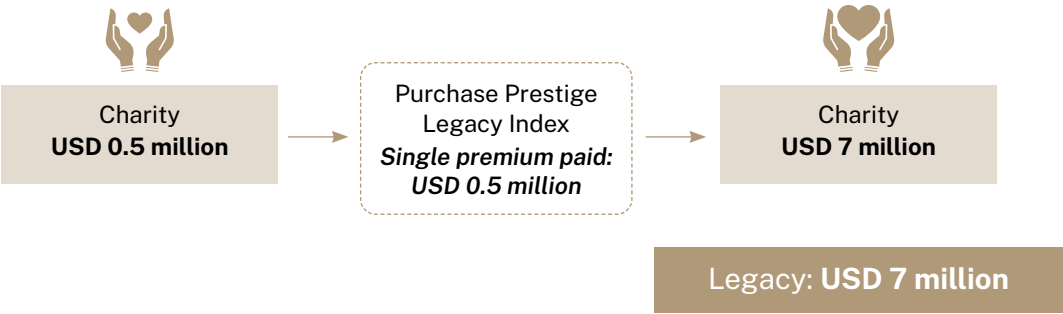
CURRENT
SITUATION
AND
CONCERN

You regularly contribute to your preferred charities and wish to continue supporting them by including charitable giving in your estate planning.

WITH
PRESTIGE
LEGACY
INDEX⁷

By purchasing a Prestige Legacy Index plan, you can effectively structure charitable gifts through life insurance by naming your preferred charity as the beneficiary. This allows you to maintain full control and ownership of your life insurance policy, with the flexibility to change the beneficiary designation at any time.

This approach enables you to set aside meaningful charitable gifts without reducing the inheritance intended for your family. Additionally, you can make charitable contributions at a discounted cost, as the premiums paid are typically lower than the coverage provided, allowing you to make a lasting impact on the charities you value most.



About Great Eastern

Founded in 1908, Great Eastern is a well-established market leader and trusted brand in Singapore and Malaysia. With over S\$117 billion in assets and more than 15.5 million policyholders, including 11.5 million from government schemes, it provides insurance solutions to customers through multiple distribution channels — a tied agency force, bancassurance, direct digital, digital partnerships and financial advisory firm Great Eastern Financial Advisers. The Group also operates in Indonesia and Brunei.

The Great Eastern Life Assurance Company Limited and Great Eastern General Insurance Limited have been assigned the financial strength ratings of “AA” by Fitch Ratings and “AA-” by S&P Global Ratings, one of the highest among Asian life insurance companies. Great Eastern's asset management subsidiary, Lion Global Investors Limited, is one of the leading asset management companies in Southeast Asia.

Great Eastern is a subsidiary of OCBC, the longest established Singapore bank, formed in 1932. It is the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's and AA-by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

- 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, residing in Region S, with 100% Index Account premium apportionment and a sum assured of USD 0.5 million for a single premium policy. The actual 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, premium apportionment mix and index account apportionment mix.
- ³ Flexible premiums refer to the planned premium amount payable during the selected premium payment term of 5 or 10 years. The initial planned premium as shown in the policy illustration must be paid before the policy is issued. Subsequent premium payments can be made at any time and with any amount, subject to approval and the amount meeting the minimum premium requirement. Please refer to the policy illustration and product summary for more details.
- ⁴ For single premium policies, the non-lapse guarantee feature is only applicable for the first 5 policy years provided that no partial withdrawals are made, there is no change to the life assured, there is no reduction in basic sum assured and no policy loan is taken. For flexible premium policies, the non-lapse guarantee feature is only applicable for the first 5 policy years provided that no partial withdrawals are made, there is no change to the life assured, there is no reduction in basic sum assured, no policy loan is taken, and the minimum premium requirement is paid to date during the non-lapse guarantee period.
- ⁵ The crediting rate for the Index Account(s) is calculated based on the performance of the underlying index, subject to the underlying index's applicable cap rates, applicable participation rates and a 0% p.a. floor rate, plus a loyalty crediting rate (if any). Please refer to the policy illustration and product summary for more details.
- ⁶ Applicable from the 3rd policy year onwards. For single premium policies, this is only allowed when there is no premium financing. Acceptance of the new life assured is subject to underwriting. Other terms and conditions apply.
- ⁷ All figures are illustrated based on a 40-year-old male, non-smoker, with a standard risk class, residing in Region S, with 100% Index Account premium apportionment. Numbers are purely illustrative and not an indication of actual premiums. The actual 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, premium apportionment mix and index account apportionment mix.
- To learn more about the change of premium apportionment, account reallocation feature, partial withdrawal, surrender charges and the terms and conditions, please refer to the product summary for more details.

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 or a recommendation to buy an insurance product or service. This document does not take into account the specific investment and protection aims, financial situation or particular needs of any particular person. You may wish to seek advice from a financial adviser before making a commitment to purchase this product. If you choose not to seek advice from a financial adviser, you should consider whether this product is suitable for you.

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.

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 21 November 2025.

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