



Prestige Wealth Legacy

Wealth with purpose, a legacy with distinction

Beyond wealth. Towards legacy.

You've achieved success that speaks for itself. Now comes the greater journey – transforming that success into a legacy that endures.

Prestige Wealth Legacy, a US dollar-denominated¹ participating whole life plan, is crafted for individuals who seek more than wealth growth - those who wish to define how their success lives on. With the flexibility to access your funds² and the freedom to transfer the policy to anyone you choose with the Universal Wealth Transfer Option³, you can shape your legacy with clarity and intent.

With a death benefit⁴ boosted by up to 150%, the plan provides elevated protection and support for your loved ones.

Whether you are planning for retirement, safeguarding your family's future, or establishing a legacy that bears your name, Prestige Wealth Legacy empowers you to make your vision a reality.



Why Prestige Wealth Legacy



Your legacy is limitless

The Universal Wealth Transfer Option³ allows you to pass on your policy to anyone, allowing unlimited generational transfers for up to 300 years, while the policy is active. Prestige Wealth Legacy provides an ever-growing financial foundation for those you love. This gesture of generosity ensures that your policy continues to provide security and opportunities for generations to come.



Confidence from guaranteed cash value

Grow your wealth with certainty, supported by guaranteed cash value that builds steadily over time and a 100% capital guarantee⁵ as early as the end of the 7th policy year. With the added freedom to access your funds² if needed, your financial goals can be pursued without compromise.



An enduring promise of care with up to 150% boosted death benefit⁴ **First-in-market***

Life may be unpredictable, but your protection need not be. Prestige Wealth Legacy offers a death benefit⁴ boosted by up to 150%, ensuring financial security and immediate liquidity for your family, so they can embrace life's uncertainties with reassurance and ease.



A legacy that begins with ease

Start your legacy without medical underwriting, up to age 80 – making it effortless to secure continuity on your terms.

Start a conversation with us today to find out more.

Your Vision

Our Understanding

Protection That Elevates

At Great Eastern, we believe that every great legacy begins with a clear vision — and a partner who truly understands it.

That’s why we take the time to listen, ensuring our wealth solutions are thoughtfully tailored to your unique aspirations. Whether you’re planning a purposeful retirement, building a lasting legacy, or seeking to preserve and grow your wealth, our approach is centered around what matters most to you.

Like a trusted guide on your journey to financial empowerment, we help you navigate complexity with clarity and confidence. Our solutions are designed to protect your wealth, enhance your potential returns, and provide the flexibility you need to move forward with assurance — so every step you take is grounded in strength, foresight, and purpose.



Understanding your needs to help you live life to the fullest on your own terms.

Legacy planning	Ensure your wealth endures and cares for those you cherish. Prestige Wealth Legacy helps you preserve assets and facilitate a seamless transfer to anyone you want, providing you peace of mind.
Retirement planning	Dreaming of a retirement filled with passion, purpose, and financial freedom? Prestige Wealth Legacy helps you build a flexible retirement plan, offering confidence and freedom to choose when and how you retire.
Wealth planning	Investment assets in your portfolio may be exposed to market risks. Prestige Wealth Legacy helps you build a resilient legacy that withstands market volatility by diversifying your portfolio.

How Prestige Wealth Legacy supports legacy planning

You have worked hard to build your wealth and now want to ensure that it benefits your future generations. You hope to preserve your values, minimise uncertainties, and create a meaningful impact for your loved ones.

Your legacy goals

- Preserve and protect your wealth
- Provide financial support to your loved ones
- Ensure efficient and seamless wealth transfer aligned to your values

What you can do

Purchase Prestige Wealth Legacy that allows you to transfer the policy to anyone you want³.

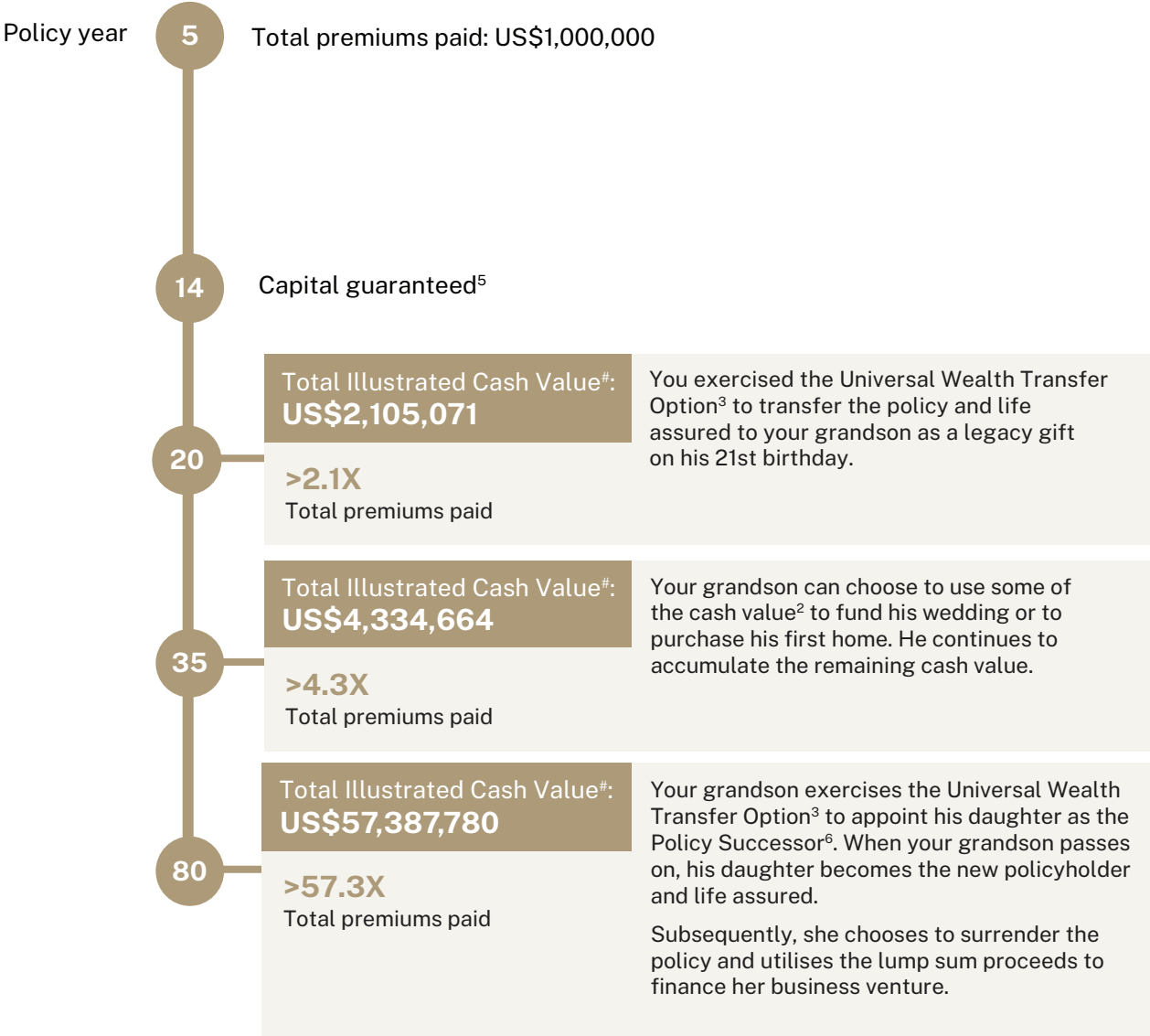
Annual premium
US\$200,000

Premium term
5 years

Total premiums paid
US\$1,000,000

Your benefits

You can achieve a seamless transfer of wealth, enabling you to safeguard your legacy and provide support for your family across generations. The Universal Wealth Transfer Option³ offers flexibility to transfer the policy to your loved ones or anyone you want, ensuring your wealth is passed on meaningfully, aligned to your values.



[#] All figures in the above illustration are based on a 55-year-old male. The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 6.00% p.a.. Based on an IIRR of 4.25% p.a., the total illustrated cash values at the end of policy year 20, 35 and 80 are US\$1,353,809 (>1.3X of total premiums paid), US\$2,041,656 (>2.0X of total premiums paid) and US\$12,792,478 (>12.7X of total premiums paid) respectively.

How Prestige Wealth Legacy supports retirement planning

As you reflect on your accomplished career, you seek to shape your next chapter with the same vision that has defined your success. You want to sustain your elevated lifestyle, minimise financial complexities, and devote more time to personal passions and valued relationships.

Your wealth goals

- Enjoy your desired retirement lifestyle
- Spend time on passion projects and travel

What you can do

Purchase Prestige Wealth Legacy that allows you to access your cash value² and up to 150% boosted death benefit⁴ for peace of mind.

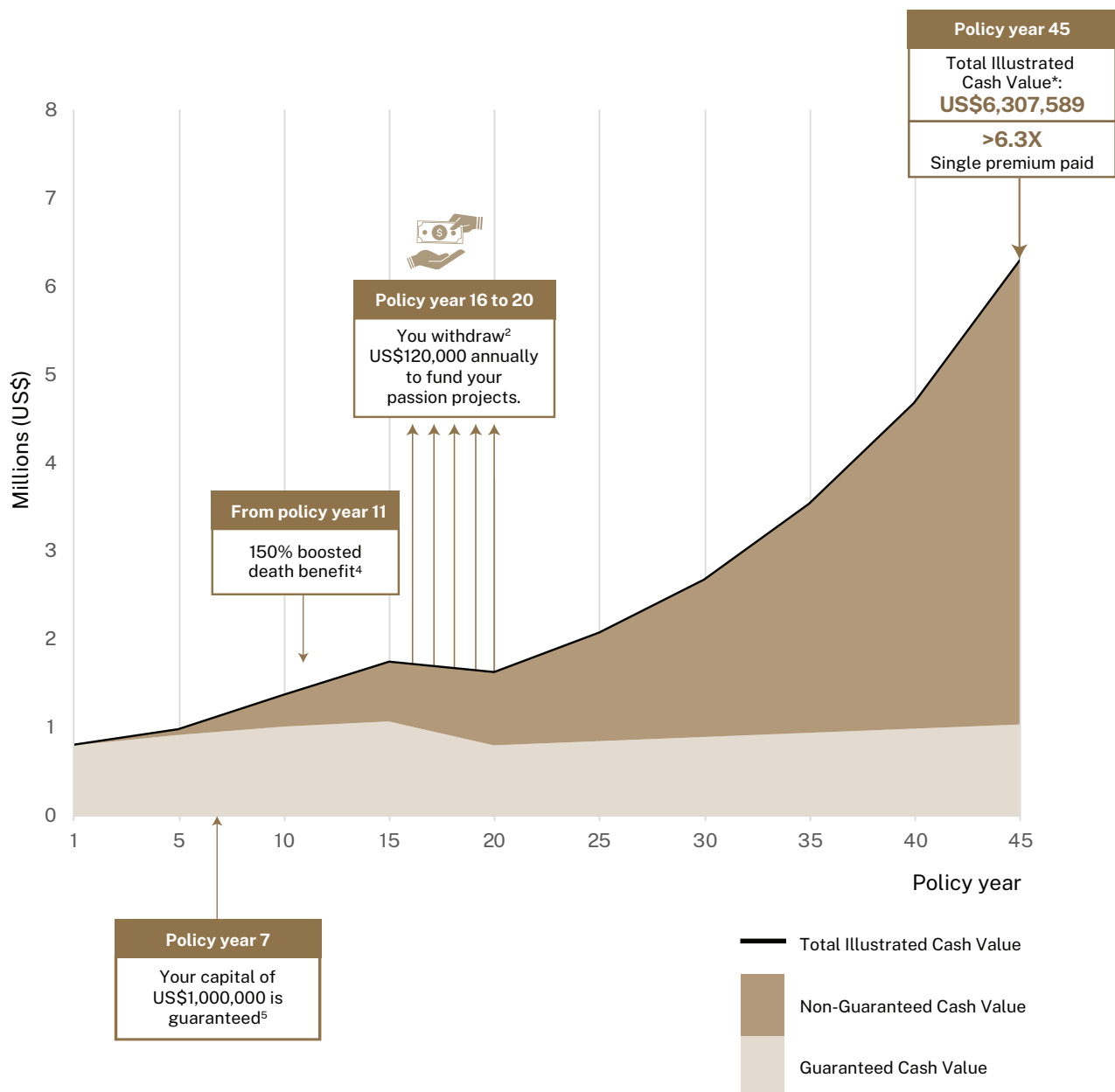
Single premium
US\$1,000,000

Premium term
One-time payment

Your benefits

Assurance of guaranteed cash value and the potential for upside returns, helping you confidently support your desired retirement lifestyle.

Plus, you enjoy the flexibility to access the cash value² - whether it's to fund passion projects, travel the world, or simply embrace the freedom you've earned.



*All figures in the above illustration are based on a 40-year-old male. The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 6.00% p.a.. Based on an IIRR of 4.25% p.a., the total illustrated cash value at the end of policy year 45 is US\$1,951,672 (>1.9X of single premium paid).

How Prestige Wealth Legacy supports wealth preservation

As an investor, your current portfolio is exposed to equities and you wish to address the impact of market fluctuations to preserve and enhance your wealth amidst changing economic conditions.

Your wealth goals

- Preserve and protect your wealth
- Provide financial support to your loved ones
- Ensure efficient and seamless wealth transfer aligned to your values

What you can do

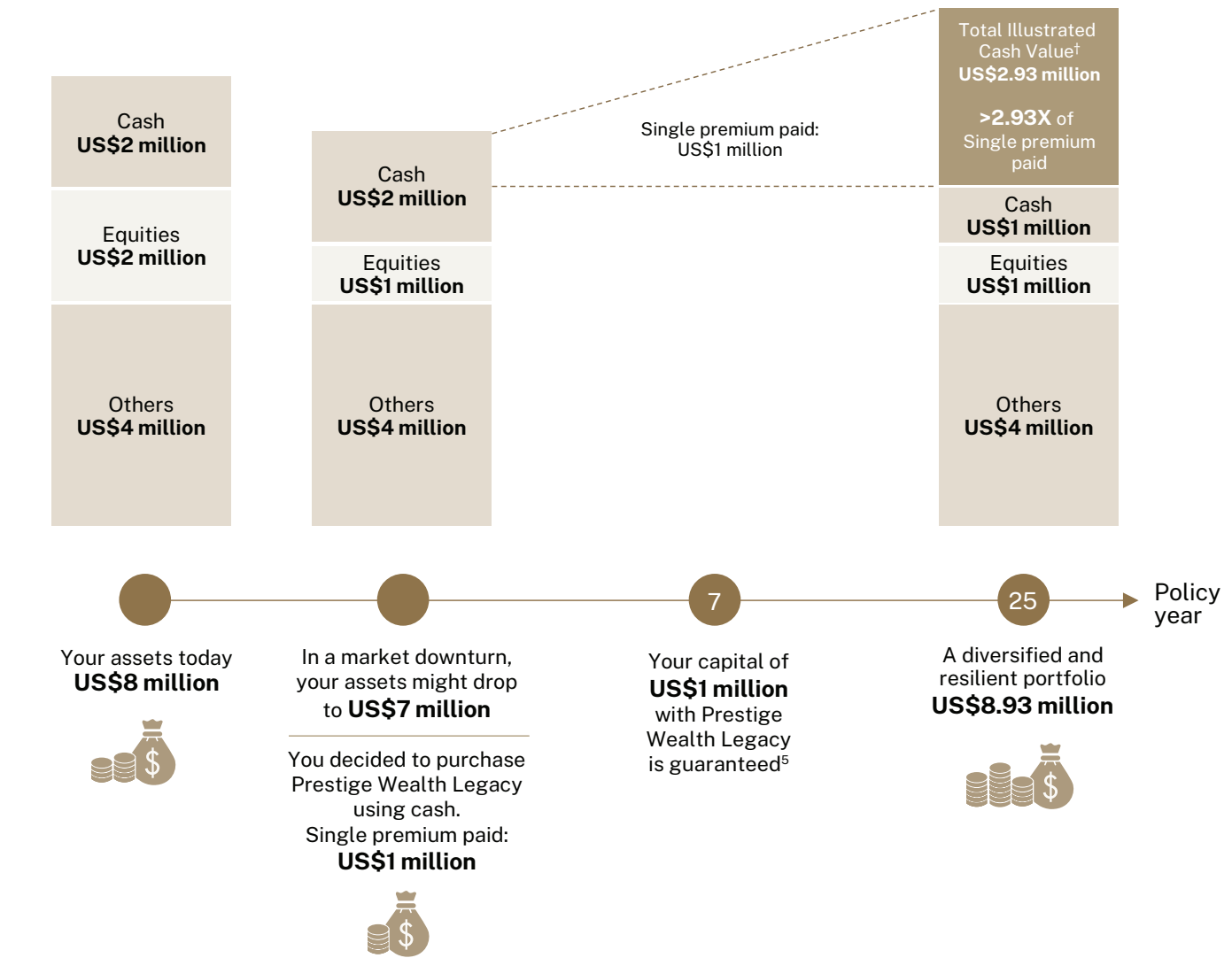
Purchase Prestige Wealth Legacy, a participating policy that offers potential upside returns and capital guarantee⁵ to diversify your portfolio.

Single premium
US\$1,000,000

Premium term
One-time payment

Your benefits

Your wealth gains greater protection against market fluctuations relative to other volatile assets you have. Prestige Wealth Legacy fosters secure wealth growth while providing your loved ones with access to liquid funds - eliminating the need to liquidate volatile assets during periods of market instability.



[†] All figures in the above illustration are based on a 40-year-old male. The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 6.00% p.a.. Based on an IIRR of 4.25% p.a., the total illustrated cash value is US\$1.73 million (>1.73X of single premium paid).

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.

Footnotes

- ¹ Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk.
- ² Partial cash withdrawal is via partial surrender of the policy only after it has acquired cash value. Partial surrenders will reduce the long-term value of the plan.
- ³ From the 2nd policy year onwards, after all the standard premium(s) have been fully paid and while the policy is still in force, you may write in to change the policyholder and life assured with immediate effect or appoint a Policy Successor to take over the policy upon your death. The policy will mature 300 years from the original policy's commencement date. Terms and conditions apply. Please refer to the product summary for more details.
- ⁴ If the life assured's age next birthday is 65 and below as of the policy issue date, the following death benefit will be paid in one lump sum, less any debt:
- I. Policy Year 1 to 10:
 - (a) (i) 100% of total standard premium(s) paid; plus
 - (ii) an additional 5% of total standard premium(s), subject to a cap; or
 - (b) The guaranteed surrender value plus any bonuses added to the policy that have not been surrendered, whichever is higher.
 - II. Policy Year 11 onwards:
 - (a) (i) 100% of total standard premium(s) paid; plus
 - (ii) an additional 50% of total standard premium(s) paid, subject to a cap; or
 - (b) The guaranteed surrender value plus any bonuses added to the policy that have not been surrendered, whichever is higher.
 - III. If the life assured's age next birthday is 66 and above as of the policy issue date, the following death benefit will be paid in one lump sum, less any debt.
 - a) (i) 100% of total standard premium(s) paid; plus
 - (ii) an additional 5% of total standard premium(s) paid, subject to a cap; or
 - (b) The guaranteed surrender value plus any bonuses added to the policy that have not been surrendered, whichever is higher.
- The following will apply regardless of the life assured's age next birthday as of the policy issue date:
- IV. After the first successfully effected conversion under the Universal Wealth Transfer Option, if any current life assured dies while the policy is in force, we will pay the following in one lump sum less any debt:
 - (a) (i) 100% of total standard premium(s) paid; plus
 - (ii) an additional 5% of total standard premium(s) paid, subject to a cap; or
 - (b) The guaranteed surrender value plus any bonuses added to the policy that have not been surrendered, whichever is higher.
- No death benefit is payable if a policy successor has been appointed and the change in the policyholder and life assured is successfully effected.
- Please refer to the product summary for more details.
- ⁵ Capital guarantee is on the condition that no policy alterations are made. Capital is guaranteed from the end of the 7th policy year for a single premium policy, from the end of the 14th policy year for a 5-pay policy.
- ⁶ Refers to a person appointed by the current policyholder to be the new policyholder and life assured for the policy in exercise of the Universal Wealth Transfer Option. This allows for the continuity of the policy upon the death of the current policyholder and current life assured, provided that the appointment is not revoked or invalidated on or prior to the death of the current policyholder and current life assured. Please refer to the product summary for more details.
- [^] Up to 150% boosted death benefit is the first-in-market as of 10 October 2025, compared with endowment insurance products provided by Singapore major insurance companies.

