



Legacy Income

Income for life. Wealth for generations.

Extending Your Legacy. Limitless Wealth.

You've built your wealth with purpose. Now comes the choice of how it serves you, and how it lives on.

Legacy Income is a USD-denominated¹ participating endowment plan designed for visionaries who aspire to shape a future beyond their lifetime. With a single premium payment, you unlock a long-term stream of monthly income from the start of the 2nd policy year, offering enduring financial security for your loved ones.

Beyond income, the plan includes protection benefits for death and terminal illness, in accordance with policy terms, offering added assurance for you and those who matter most. With the flexibility to transfer policy ownership or gift it to anyone you choose, your income-generating asset can move seamlessly across generations.



Why Legacy Income



A legacy that transcends generations for up to 100 years

With our limitless Universal Wealth Transfer Option², you can gift your policy to anyone, enabling multi-generational continuity for up to 100 years. Designed to endure, Legacy Income provides a lasting source of income and stability, so your wealth continues to make a difference for generations to come.



One-time premium commitment for lasting income

Start your legacy with a one-time commitment and receive total monthly cash payouts of up to 4.20% per annum³ of the single premium paid, starting from the 2nd policy year. This income stream can continue for up to 100 years, for you and future generations.



Accelerate wealth creation with flexible accumulation

You can also choose to reinvest and accumulate your monthly payouts instead for maximum compounding growth while retaining full access when needed, allowing your wealth to support you today and the generations that follow.

Start a conversation with us today to find out more.

Supporting legacy planning the way you want to

You have built your enterprise and achieved great success and achievements. Now it is time to ensure that your wealth can benefit your child, while supplementing your current lifestyle with a reliable stream of income during retirement.

Your Legacy Goals

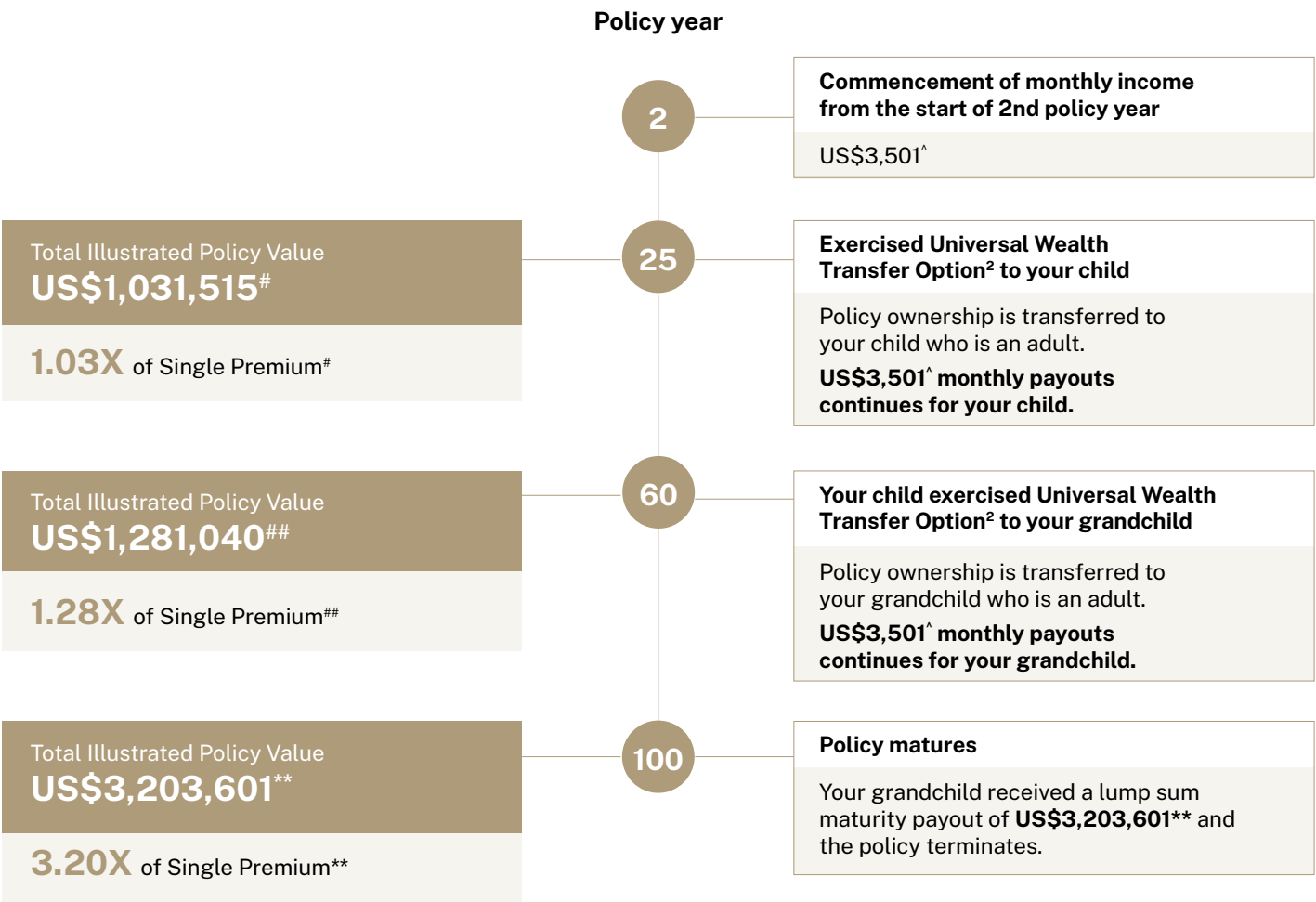
- Gift a lasting lifetime legacy to your child.
- Income to supplement your retirement years.
- Maximise value of your legacy through the years.

What You Can Do

- Start with Legacy Income that potentially grows the value of your wealth while providing a long-term income stream.
- **Single Premium**
US\$1 million

Your Benefits

- Assurance of a continued lifetime income stream for you and your family, with the option to seamlessly transfer your wealth, enabling you to safeguard your legacy across generations.



Total monthly payouts received:

By me:
US\$1,008,504[^]

+

By my child:
US\$1,470,735[^]

+

By my grandchild:
US\$1,680,840[^]

+

Total maturity benefits received:

By my grandchild:
US\$3,203,601^{}**

Total Illustrated Benefits received
US\$7,363,680^{*†}

7.36X of Single Premium

Protecting your gift of legacy to fulfill bigger aspirations

As a loving aunt, you are ready with a steady stream of income to manage your lifestyle while also accumulating wealth to support your nephew's dreams.

Your Legacy Goals

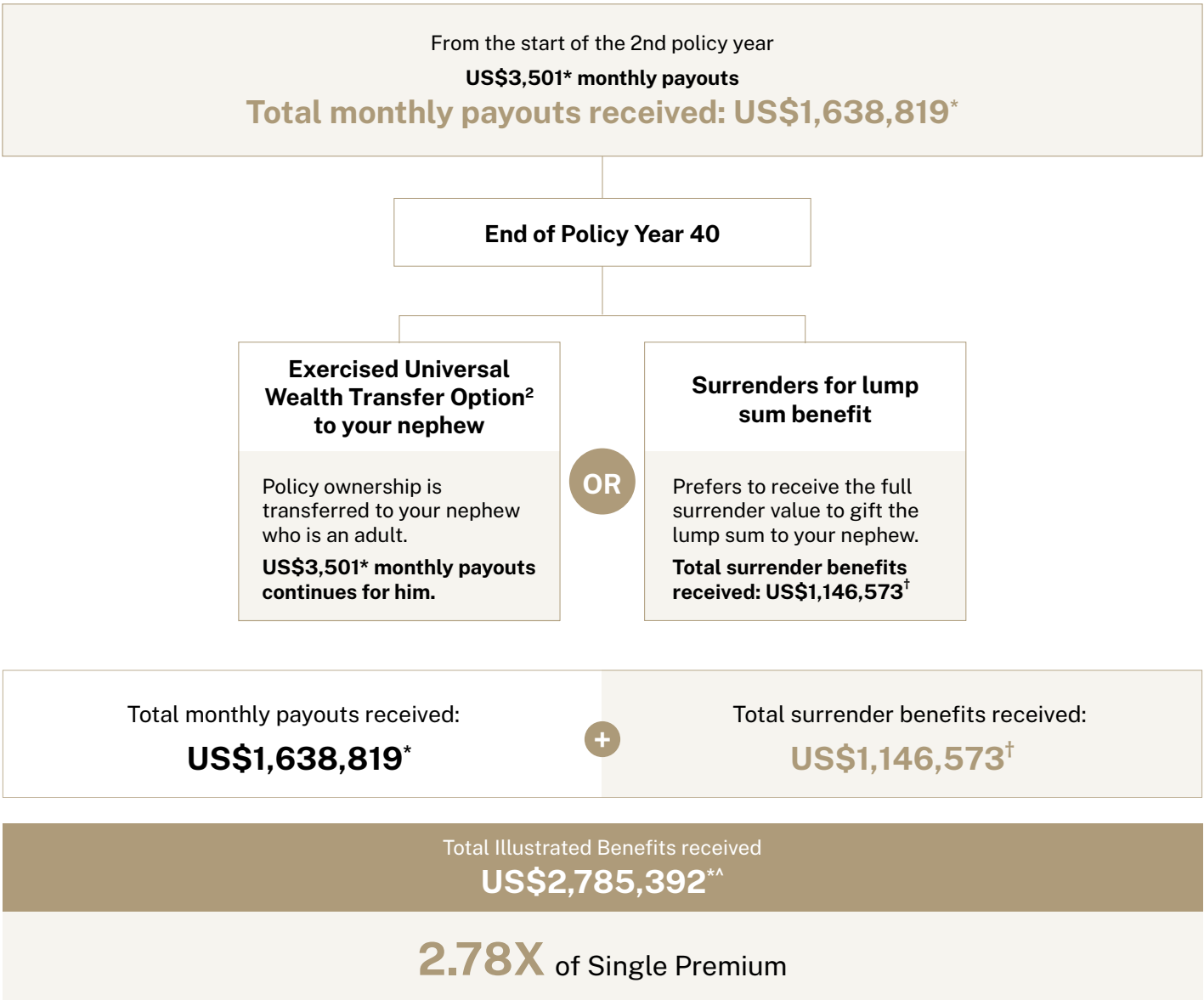
- Have a sustainable stream of income during retirement years.
- Maximise value of your legacy through the years.
- Gift your legacy to someone you love.

What You Can Do

- Let Legacy Income provide a long-term income stream while growing wealth for a potential lump sum benefit.
- **Single Premium**
US\$1 million

Your Benefits

- Enjoy lifetime income during retirement, giving you the freedom to manage your finances and support the ambitions of those who matter most.
- Safeguard a lasting legacy for your loved ones with a seamless transfer of benefits.



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 At anytime after the free look period has passed, if all premiums have been fully paid and while the policy is in force, you may write in to change the policyholder and life assured during your lifetime or appoint a policy successor to take over the policy upon your death. If the Universal Wealth Transfer Option is successfully exercised, no benefit will be payable for death, accidental death, or terminal illness. The policy will mature 100 years from the original policy's commencement date. Other terms and conditions apply; please refer to the product summary and policy contract for full details.
- ³ For single premiums of US\$1 million and above, based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 5.70% p.a., the guaranteed monthly payout is 1.60% p.a. and the non-guaranteed monthly payout is up to 2.60% p.a.. At an IIRR of 4.00% p.a., the guaranteed monthly payout is 1.60% p.a. and the non-guaranteed monthly payout is up to 1.43% p.a.. For single premiums less than US\$1 million, based on an IIRR of the participating fund at 5.70% p.a., the guaranteed monthly payout is 1.60% p.a. and the non-guaranteed monthly payout is up to 2.50% p.a.. At an IIRR of 4.00% p.a., the guaranteed monthly payout is 1.60% p.a. and the non-guaranteed monthly payout is up to 1.37% p.a.. The actual benefits payable may vary according to the future experience of the participating fund.

All figures in the illustrations are based on IIRR of the participating fund at 5.70% p.a. and are subject to rounding. As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable may vary according to the future experience of the participating fund.

For illustration 1 on Pg 3:

- [^] The figure comprises guaranteed and non-guaranteed benefits. Based on an IIRR at 4.00% p.a., the monthly payout is US\$2,526. The total payouts received by the parent, child and grandchild are US\$727,724, US\$1,061,264 and US\$1,212,873 respectively.
- [#] The figure comprises total guaranteed and non-guaranteed benefits. Based on an IIRR at 4.00% p.a., the policy value is US\$928,464 (0.92X of single premium paid).
- ^{##} The figure comprises total guaranteed and non-guaranteed benefits. Based on an IIRR at 4.00% p.a., the policy value is US\$1,065,732 (1.06X of single premium paid).
- ^{**} The figure comprises total guaranteed and non-guaranteed death benefit. Based on an IIRR at 4.00% p.a., the lump sum maturity payout received by the grandchild is US\$2,123,061 (2.12X of single premium paid).
- ^{††} Based on an IIRR at 4.00% p.a., total benefits received by the parent, child and grandchild during the policy term is US\$5,124,922 (5.12X of single premium paid) if the parent transfers his policy ownership to his child at policy year 25, and if the child transfers his policy ownership to his grandchild at policy year 60.

For illustration 2 on Pg 4:

- ^{*} Figures comprise guaranteed and non-guaranteed benefits. Based on an IIRR of 4.00% p.a., monthly payout is US\$2,526, and total monthly payouts received by the aunt at the end of policy year 40 is US\$1,182,551.
- [†] The figure comprises total guaranteed and non-guaranteed benefits. Based on an IIRR of 4.00% p.a., the lump sum benefit received upon surrender at policy year 40 is US\$991,829.
- ^{^^} Based on an IIRR of 4.00% p.a., the total benefits received by the aunt (monthly payouts + surrender benefits) are US\$2,174,380, which is 2.17X of the single premium paid.

Notes and Disclaimers

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.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

Information correct as at 23 January 2026.

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Reach for Great

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