Prestige

Prestige Life Rewards Series

One-time commitment for a lifetime of payouts and a lasting legacy

Great Eastern
An OCBC Company

Build a lasting legacy of generational wealth

Empowering you to attain your financial aspirations and establishing a lasting legacy for the future generations, the Prestige Life Rewards Series of plans safeguards the wealth you've built over the years. This ensures that you and your family can envisage a future of success and fulfilment.

Choose from two of our whole of life participating plans, available in Singapore Dollar and enjoy lifetime monthly payouts from as early as the 3rd policy year or from the 5th policy year with a potentially higher policy value.

In addition, all plans are tailored to cover you against death and terminal illness for life. You can be confident that your wealth is secured and is preserved for your future generations should the unfortunate happen.

Why Prestige Life Rewards Series?

One-time commitment for a lifetime of payouts and a lasting legacy

With a single premium payment, you can grow your wealth and receive monthly payouts for life. When the time is right, you can transfer the policy ownership to your child to continue receiving the monthly payouts and support their future.

Enjoy early payouts for your desired lifestyle

With Prestige Life Rewards 5 (SGD), receive total monthly payouts of up to 3.35% per annum[1] of the single premium paid, starting from the 3rd policy year.

Your choice for a potentially higher inheritance amount

With Prestige Life Rewards 5A (SGD), receive total monthly payouts of up to 3.00% per annum[2] of the single premium paid, starting from the 5th policy year.

Through a longer accumulation period before the first payout, enjoy a potentially higher policy value to be passed down to your loved ones as an inheritance.

Support your changing financial needs

As we prioritise your financial flexibility, we've made sure that with whichever plan you have chosen, you can enjoy liquidity via a guaranteed surrender value of 80% of the single premium paid from day one.

Start a conversation with your Great Eastern Financial Representative today and find out more.

[1] Applicable to Prestige Life Rewards 5 (SGD), based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a., the guaranteed monthly payout is 1.25% p.a. and the non-guaranteed monthly payout is up to 2.10% p.a.. At an IIRR of 3.00%p.a., the non-guaranteed monthly payout is up to 1.09% p.a. of the single premium paid.

[2] Applicable to Prestige Life Rewards 5A (SGD), based on an IIRR of the participating fund at 4.25% p.a., the guaranteed monthly payout is 1.25% p.a. and the non-guaranteed monthly payout is up to 1.75% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed monthly payout is up to 0.88% p.a. of the single premium paid.

How Prestige Life Rewards 5 (SGD) helps you achieve greater liquidity with lifetime payouts from the 3rd policy year

Walter, aged 40 and married, has a 5-year-old daughter, Chloe. He wants to plan a comfortable retirement for himself and support Chloe's dreams in the future. Walter decides to make a single premium payment of S$300,000 and purchases Prestige Life Rewards 5 (SGD) for Chloe as the life assured.

PRESTIGE LIFE REWARDS 5 (SGD)

Walter starts receiving S$837* monthly payouts from the 3rd policy year.

Chloe turns 30. She becomes an aspiring fashion designer and wants to launch her own label. Walter has two options:

1

Transfer the policy ownership to Chloe so that she can continue to receive the monthly payouts.

Chloe passes on at age 85. Her family receives a death benefit of **S$459,046‡**.

The two generations have received a total payout of **S$784,134***

Total payouts received by Walter: S$231,219* + Total payouts received by Chloe: S$552,915*

or

2

Surrender his policy and gift the lump sum benefit of S$309,301† to Chloe to kickstart her career.

Total benefits received by Walter, Chloe and her family: **S$1,243,180**§

4.14x of single premium paid

All figures in the above illustration are based on IIRR of the participating fund at 4.25% p.a. and are subject to rounding.

* The figure comprises guaranteed and non-guaranteed benefits. Based on an IIRR at 3.00% p.a., the monthly payout received by Walter is S$585, the total monthly payouts received by Walter at age 65 is S$161,621, and the total monthly payouts received by Chloe from age 30 to age 85 is S$386,485. The two generations have received a total payout of S$548,106.

† The figure comprises total guaranteed and non-guaranteed surrender value plus remaining declared but unpaid cash bonus. Based on an IIRR at 3.00% p.a., the lump sum benefit received by Walter upon surrender is S$276,322.

‡ The total death benefit received by Chloe's family includes total guaranteed and non-guaranteed death benefit. Based on an IIRR at 3.00% p.a., the total death benefit received by Chloe's family is S$390,024.

§ Based on an IIRR at 3.00% p.a., the total benefits received by Walter, Chloe and her family is S$938,130 (3.12x of single premium paid) if Walter transfers his policy ownership to Chloe at age 65.

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.

How Prestige Life Rewards 5A (SGD) enables you to leave a great inheritance for future generations

Martin, aged 40, is a businessman and has a 5-year old son, Joshua. He prefers a policy that provides a potentially higher accumulated wealth as an inheritance to support Joshua's dream in the future.

Martin chooses Prestige Life Rewards 5A (SGD) with the policy's monthly payout starting from the 5th policy year. He makes a single premium payment of S$500,000 with Joshua as the life assured.

PRESTIGE LIFE REWARDS 5A (SGD)

5th policy year

Martin starts receiving S$1,250[¶] in monthly payouts from the 5th policy year.

He receives a cash payout of S$1,250 per month[¶] for the next 25 years.

25th policy year

Martin's son, Joshua turns 30 and he transfers the policy ownership to Joshua as a gift of legacy.
The policy value would have grown to **S$643,929**[††].

Joshua continues to receive cash payouts of S$1,250 per month[¶].

80th policy year

Joshua passes on at age 85.
His family receives a lump sum death benefit as inheritance of **S$2,220,125**[‡*].

Total payouts received by Martin: S$315,084[¶] + Total payouts received by Joshua: S$825,220[¶] + Total death benefit received by Joshua's family: S$2,220,125[‡*]

Total benefits received by Martin, Joshua and his family: **S$3,360,429**[§§]

6.72x of single premium paid[§§]

All figures in the above illustration are based on an IIRR of the participating fund at 4.25% p.a. and are subject to rounding.

¶ The figure comprises guaranteed and non-guaranteed benefits. Based on an IIRR at 3.00% p.a., the monthly payout is S$888. The total payouts received by Martin and Joshua are S$223,944 and S$586,520 respectively.

†† The figure comprises total guaranteed and non-guaranteed surrender value. Based on an IIRR at 3.00% p.a., the policy value is S$523,448.

‡* The figure comprises total guaranteed and non-guaranteed death benefit. Based on an IIRR at 3.00% p.a., the total lump sum death benefit received by Joshua's family is S$1,379,440.

§§ Based on an IIRR at 3.00% p.a., total benefit received by Martin, Joshua and his family during the policy term is S$2,189,904 (4.38x of single premium paid) if Martin transfers his policy ownership to Joshua at age 65.

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.

Great Eastern
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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.

Notes and Disclaimers

All ages specified refer to age next birthday.

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 Chinese versions, the English version shall prevail.

Protected up to specified limits by SDIC.

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Reach for Great

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