



Prestige



Prestige Life Rewards Series

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

Build a lasting legacy of generational wealth

Designed to help you achieve your wealth goals and leave behind a legacy for your future generations, the **Prestige Life Rewards Series** of plans safeguards the wealth you've built over the years – giving you and your family a future to look forward to.

Have the flexibility to choose from two of our whole of life participating plans from the **Prestige Life Rewards Series**. Choose to receive lifetime monthly payouts from as early as the 2nd policy year or from the 5th policy year but with a potentially higher policy value. The choice is yours!

In addition, both plans cover you against death and terminal illness for life – rest assured that your capital will be preserved for your future generations should the unfortunate happen.



How Prestige Life Rewards Series helps to provide lifetime payouts



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 higher payouts from the 2nd policy year

Receive lifetime payouts from the 2nd policy year with Prestige Life Rewards 6 and get total monthly payouts of up to 3.35% per annum¹ of the single premium paid. The first 12 monthly payouts are fully guaranteed, providing you with extra assurance.



Your choice for a potentially higher inheritance amount

Enjoy a potentially higher policy value with Prestige Life Rewards 5A. Start your monthly payouts from the 5th policy year and receive total monthly payouts of up to 3.00% per annum² of the single premium paid. Plus the assurance of a comfortable inheritance to be passed down to your next generation.



Support your changing financial needs

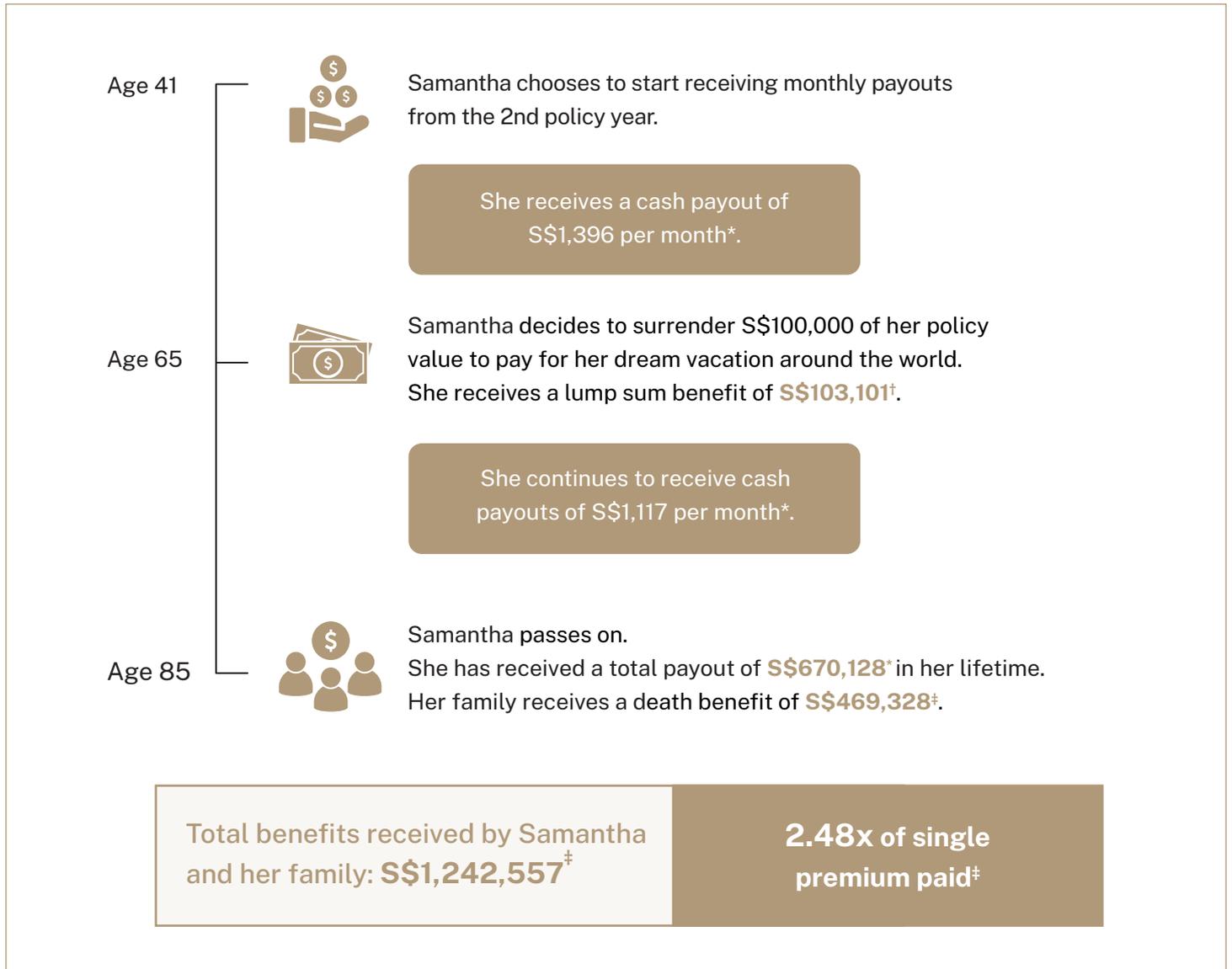
As we prioritise your financial flexibility, we've made sure that whichever plan you decide on, you can enjoy liquidity via a guaranteed surrender value of 80% of the single premium paid from day one.

¹ Applicable to Prestige Life Rewards 6, the first 12 monthly payouts are fully guaranteed at 3.35% p.a. of the single premium paid. From the 3rd policy year onwards, 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 1.08% p.a. of the single premium paid.

² Applicable to Prestige Life Rewards 5A, 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 6 helps you achieve greater liquidity with lifetime payouts from the 2nd policy year

Samantha aged 40, is a successful entrepreneur who leads a hectic life. As she eases into retirement, she wishes to reduce her workload and receive a regular passive income to supplement her lifestyle. At the same time, she prefers a policy with earlier and higher monthly payout for greater liquidity. Hence, Samantha chooses **Prestige Life Rewards 6** with the policy's monthly payout starting from the 2nd policy year. She makes a single premium payment of S\$500,000.



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 first 12 monthly payouts are S\$1,396. From age 42 to age 65, the monthly payout is S\$971. From age 65 to age 85, the monthly payout is S\$777. The total monthly payouts received during Samantha's lifetime is S\$471,228.

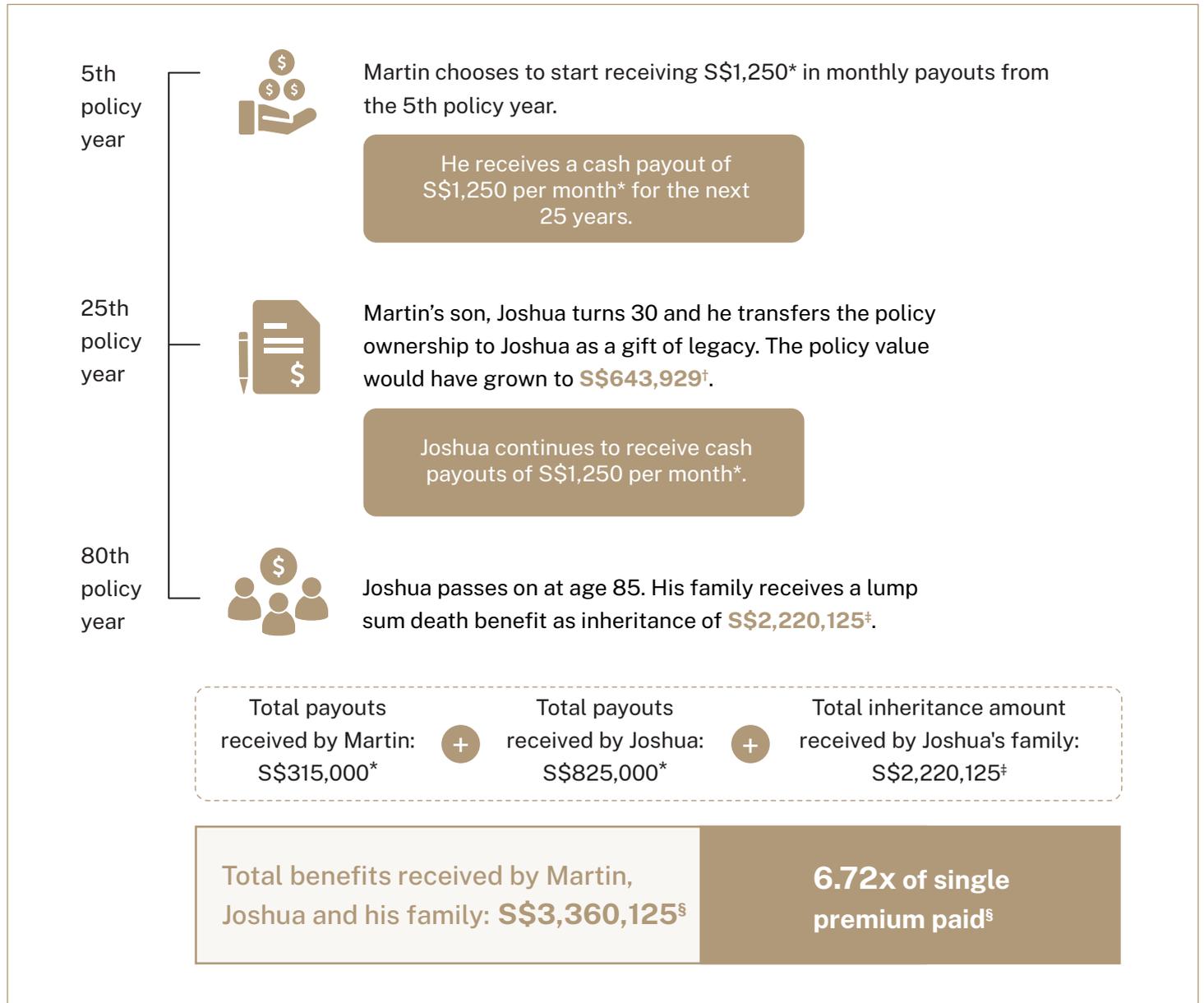
† The figure comprises total guaranteed and non-guaranteed surrender value. Based on an IIRR at 3.00% p.a., the lump sum benefit received upon partial surrender is S\$92,551.

‡ The figure comprises total guaranteed and non-guaranteed death benefit. Based on an IIRR at 3.00% p.a., the total lump sum inheritance received by Samantha's family is S\$446,633. The total benefits received by Samantha and her family is S\$1,010,412 (2.02x of single premium paid).

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 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 with a higher inheritance amount to support Joshua's dream in the future. Martin chooses **Prestige Life Rewards 5A** with the policy's monthly payout starting from the 5th policy year. He makes a single premium payment of S\$500,000.



All figures in the above illustration are based on an IRR 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 IRR at 3.00% p.a., the monthly payout is S\$888. The total payouts received by Martin and Joshua are S\$223,776 and S\$586,080 respectively.

† The figure comprises total guaranteed and non-guaranteed surrender value. Based on an IRR 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 IRR at 3.00% p.a., the total lump sum inheritance received by Joshua's family is S\$1,379,440.

§ Based on an IRR at 3.00% p.a., total benefit received by Martin, Joshua and his family during the policy term is S\$2,189,296 (4.38x of single premium paid) if Martin transfers his policy right 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

A Leading Life Insurance Group In Singapore And Malaysia

Founded in 1908, Great Eastern is a well-established market leader and trusted brand in Singapore and Malaysia. With over S\$100 billion in assets and more than 13 million policyholders, including 10.5 million from government schemes, it provides insurance solutions to customers through three successful distribution channels – a tied agency force, bancassurance, 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 and counterparty credit ratings of “AA-” by Standard and Poor’s since 2010, one of the highest among Asian life insurance companies. Great Eastern’s asset management subsidiary, Lion Global Investors Limited, is one of the largest private sector asset management companies in Southeast Asia.

Great Eastern is a subsidiary of OCBC Bank, the longest established Singapore bank, formed in 1932. It is now 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. Recognised for its financial strength and stability, OCBC Bank 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.

Build a lasting legacy of generational wealth with Prestige Life Rewards Series

Start a conversation with your Great Eastern Financial Representative today and find out how we can help build a lasting legacy for your future generations.

 Call +65 6248 2211

 Visit greateasternlife.com

 Email wecare-sg@greateasternlife.com

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.

Information correct as at 10 January 2023.

Reach for Great

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