



# Prestige Heritage Index<sup>1</sup>

The Blueprint for a Timeless Legacy:  
Growth Beyond Protection

# The Blueprint for a Timeless Legacy: Growth Beyond Protection

A timeless legacy should be built on protection and forged with a strategic blueprint for growth. The US Dollar denominated Prestige Heritage Index is designed to be that blueprint, allowing you to harness the potential for high returns from the Index Account that is linked to the performance of the globally recognised S&P 500 Index while effectively growing your policy values from the Fixed Account, which provides minimum guaranteed crediting rates.

This robust approach to wealth accumulation is balanced by a strong foundation of security and flexibility. With a guaranteed floor rate of 0% on the Index Account, rest assured that your investment is safeguarded against adverse market conditions and your returns will never slip into negative territory. Nurture your wealth accumulation journey with flexible premium payments<sup>2</sup> while securing lasting protection against death and terminal illness.

What's more, the Prestige Heritage Index plan also offers loyalty crediting rates, ensuring you are rewarded for your commitment and further build your wealth. This is more than just a policy – it's a dynamic financial strategy that provides the flexibility to adapt to your life and family, allowing you to build a legacy that can last for generations.



## Benefits at a glance



**Growth potential with market downside protection**



**Protection against market volatility with automatic premium spread**



**Designed to adapt to your ever-evolving needs**



**Lifelong coverage**

*Note: Terms and conditions apply.*



## Growth potential with market downside protection

Take charge of your wealth accumulation journey with the flexibility to choose between two (2) account options:

- **Fixed account:** A prevailing crediting rate declared by the Company, with a guaranteed 4.20% crediting rate in the first policy year and a minimum guaranteed crediting rate of 2.00% thereafter.
- **Index account<sup>3</sup>:** Its performance tracks an internationally recognised index, the S&P 500 Index (subject to the applicable cap rate<sup>4</sup>). This account is protected from market downturns with a 0.00% guaranteed minimum floor rate, which protects the policy from negative investment returns.

You have the option to decide how your premium is apportioned between the two accounts according to your risk appetite and investment preferences, as follows:

	Option 1	Option 2	Option 3	Option 4
<b>Fixed Account</b>	0%	25%	50%	100%
<b>Index Account</b>	100%	75%	50%	0%

Additionally, let us reward you for your commitment with a 0.35% Guaranteed Loyalty Crediting Rate credited to your accounts from the 11<sup>th</sup> year onwards.

*Note: Terms and conditions apply.*



## Protection against market volatility with automatic premium spread

Tailored to minimise your risk factors for the highest returns during market volatility, the Prestige Heritage Index plan features an optional “Dollar-Cost Averaging” benefit to spread your premium allocations evenly into the Index Account over a period of twelve (12) months.

*Note: Terms and conditions apply.*



## Designed to adapt to your ever evolving needs

- **Choose a plan that caters to your financial needs**

Choose between payment terms of 5 or 10 years. After the policy is issued, you can adjust your payments to fit your life and make subsequent premium payments at any time and in any amount, provided that the Account Value is sufficient for the monthly deduction<sup>5</sup>.

- **Align your account values with your ever-changing risk appetite**

You have the option to rebalance your account values between the Fixed Account and Index Account through Account Reallocation<sup>6</sup>.

- **Financial legacy plan that helps protect future generations**

Life is a journey of change. When your priorities shift, so can your plan. With the Change Life Assured (CLA)<sup>7</sup> option, you have the power to transfer your policy's coverage to a loved one, ensuring they get the protection they need as your circumstances evolve.

- **Enjoy peace of mind knowing you have easy access to your funds in case of emergencies**

You have the freedom to access your funds when you need them through partial withdrawal<sup>8</sup> or surrender<sup>9</sup>.

*Note: Terms and conditions apply.*

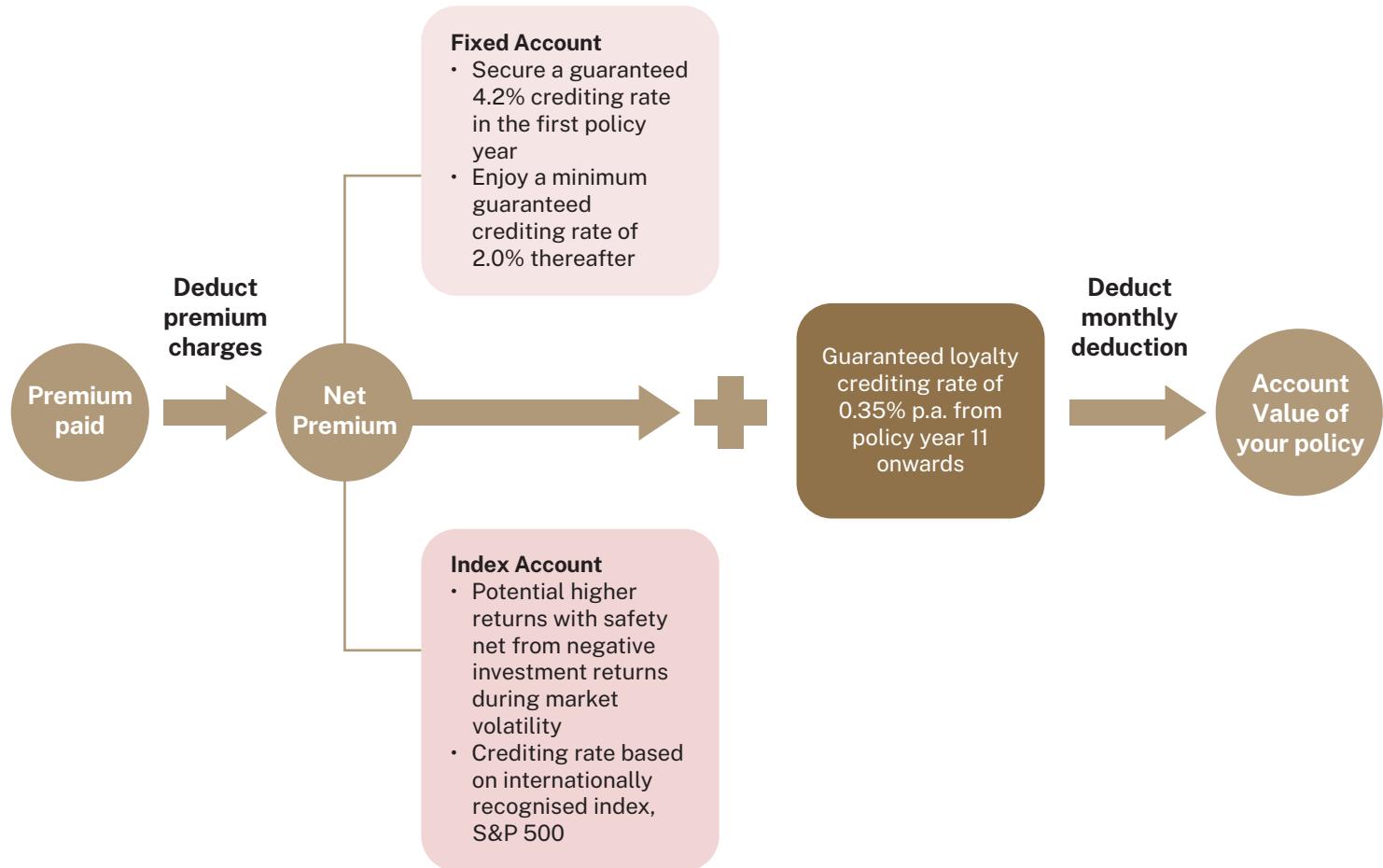


## Lifelong coverage

Enjoy lifetime coverage against death<sup>10</sup> and terminal illness<sup>10,11</sup>, providing your family with a secure safety net while safeguarding your wealth. The non-lapse guarantee<sup>12</sup> provides you with peace of mind by ensuring your protection will not lapse in the early policy years when your policy builds value.

*Note: Terms and conditions apply.*

## How Prestige Heritage Index works



*Note: Terms and conditions apply.*

# The Strategic Difference: Build a Legacy Plan as Unique as Your Values

While wealth provides comfort, your real legacy is the impact you make on the future of your family and community. With careful structuring, you secure their opportunities – funding education, seeding entrepreneurial ventures or simply giving them a stronger starting point. It also allows you to champion the causes you believe in. In this way, you are present in their major milestones, empowering them to pursue a future that reflects the aspirations you held for them.

Your legacy plan requires flexibility and foresight. Let us help you engineer a Prestige Heritage Index strategy designed to align precisely with your goals, values, and vision for the future. Discover how a plan built for sophisticated planning can turn your values into a powerful, enduring reality.

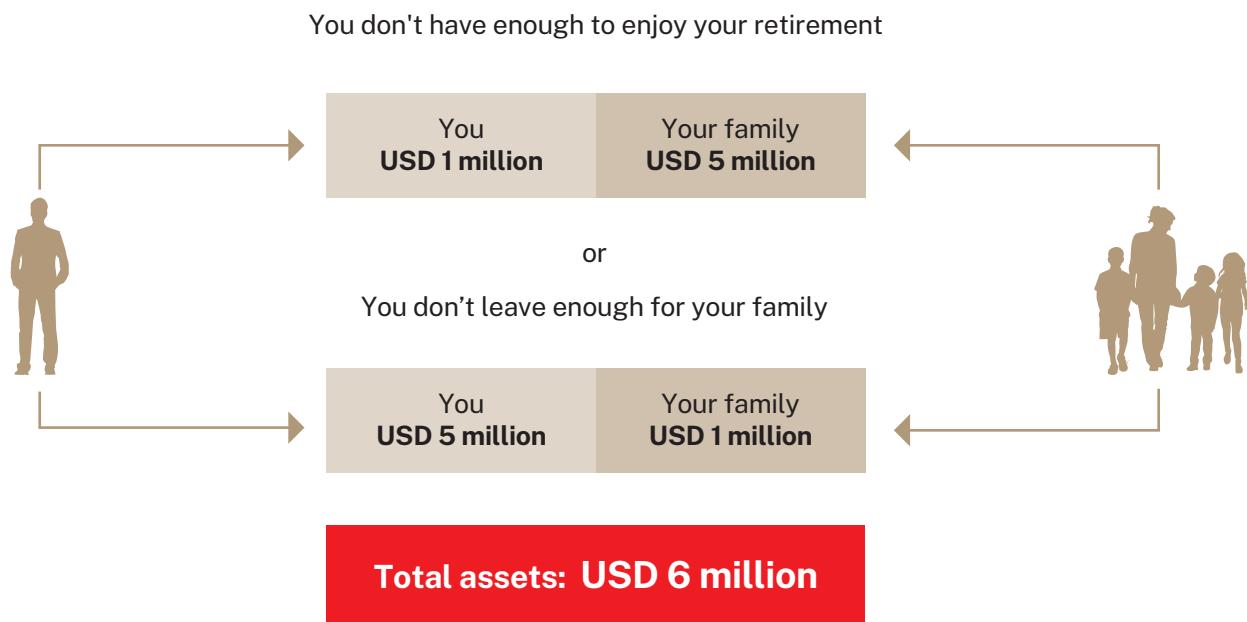
## How Prestige Heritage Index can help you

Legacy planning	<b>Immediately establish a guaranteed estate</b> , aligning your assets with your long-term goals without forcing you to compromise the lifestyle you've envisioned for retirement.
Financial flexibility	Ensure your capital remains <b>accessible and agile</b> for seizing new investment opportunities or managing market shifts, <b>preserving your estate</b> while giving you the confidence to invest.
Estate equalisation	Provide a <b>fair and equitable inheritance</b> for all, promoting family harmony.
Legacy preservation	<b>Build a resilient legacy</b> by fortifying your portfolio, diversifying risk, and ensuring <b>prompt liquidity</b> upon your passing, securing your wealth across generations.
Charitable giving	<b>Enable strategic charitable giving</b> that maximizes your impact on the causes you care about most.

# Legacy Planning

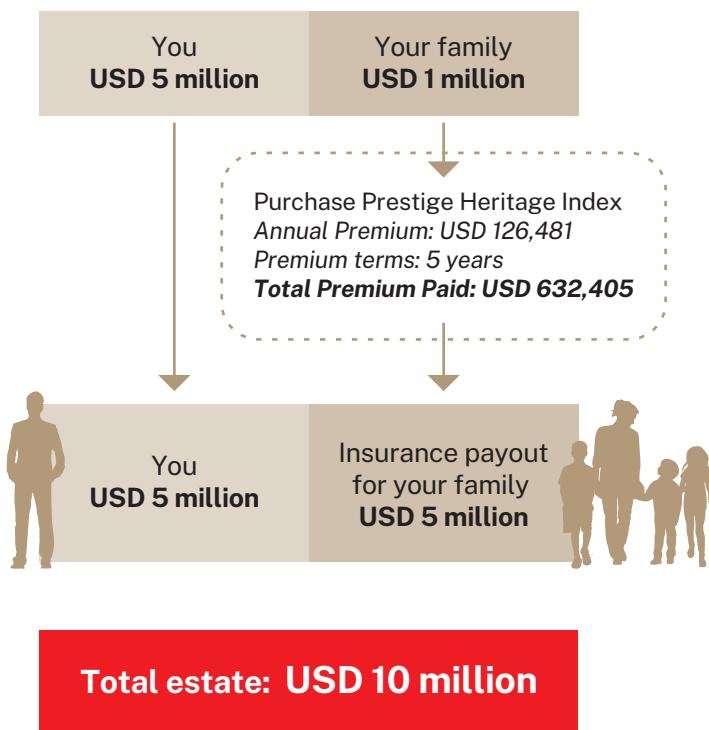
## Current Situation

You have worked hard and accumulated personal wealth of USD 6 million. You are looking forward to a comfortable retirement and estimate you'll need USD 5 million to maintain your current lifestyle. However, you find yourself struggling to choose between enjoying your retirement and leaving a substantial inheritance for your loved ones.



## With Prestige Heritage Index

By allocating a portion of the USD 1 million from your total assets towards your legacy planning, you can purchase a Prestige Heritage Index plan with a sum assured of USD 5 million, choosing the 5 years premium payment option and paying USD 126,481 annually (total premium payable: USD 632,405). Upon your passing, the plan will provide a USD 5 million insurance payout to your estate. This lets you enjoy your retirement worry-free, confident that your legacy for your loved ones is secured.



All figures in the above illustration are based on a 40-year-old male, non-smoker, with a standard risk class, residing in Malaysia, with 100% Index Account 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 and premium apportionment mix.

# Financial Flexibility

## Current Situation

You are dedicated to two major financial goals: active wealth accumulation through investments; and the creation of a lasting, substantial estate for your family. You require a solution that manages both priorities effectively, ensuring neither compromises the other.



Retirement funds  
**USD 3 million**



Daughter  
**USD 0.5 million**



Son  
**USD 0.5 million**



Investment funds  
**USD 1 million**

**Total assets: USD 5 million**

## With Prestige Heritage Index

You can purchase a Prestige Heritage Index plan with a sum assured of USD 1 million. The flexible premium payment options allows you to maintain liquidity for your investments, paying USD 14,373 annually for 10 years (total premium payable: USD 143,730). By securing the death benefit, USD 1 million can be left for your children, while the remaining USD 856,270 may be allocated to investments. With a larger investment fund, you can pursue opportunities that may offer higher potential returns.

Total assets  
**USD 5 million**

Purchase Prestige Heritage Index  
Annual Premium: **USD 14,373**  
Premium terms: 10 years  
**Total Premium Paid: USD 143,730**



Retirement funds  
**USD 3 million**



Insurance payout  
for your daughter  
**USD 0.5 million**



Insurance payout  
for your son  
**USD 0.5 million**



Investment funds  
**USD 1.86 million**

**Total estate: USD 5.86 million**

All figures in the above illustration are based on a 40-year-old male, non-smoker, with a standard risk class, residing in Malaysia, with 100% Index Account 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 and premium apportionment mix.

# Estate Equalisation

## Current Situation

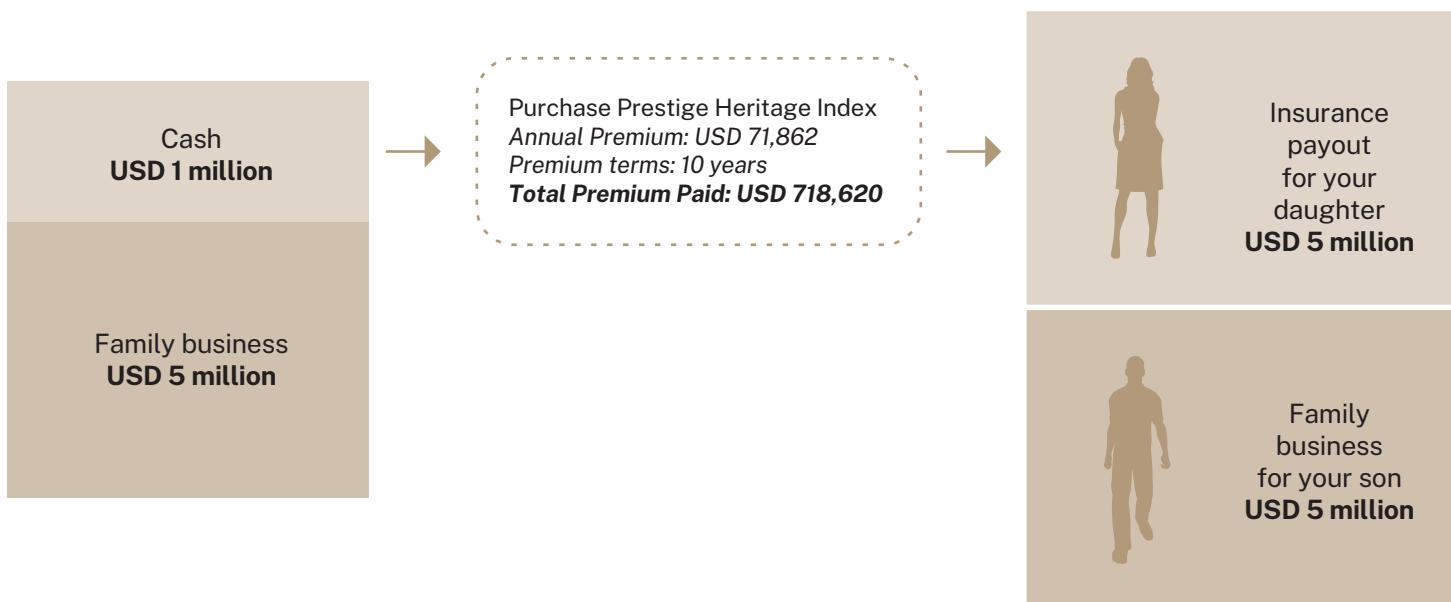
You are the successful owner of a family business with total assets valued at USD 6 million, of which USD 5 million is held in your business and USD 1 million in cash. You aim to distribute your wealth equally between your two children in the future. However, as your son plans to take over the business valued at USD 5 million, your daughter would only receive USD 1 million in cash, creating an imbalance in their inheritances.



**Total assets: USD 6 million**

## With Prestige Heritage Index

You can create a larger estate to pass on to your children by purchasing a Prestige Heritage Index plan. With an annual premium payment of USD 71,862 for 10 years (total premium payable: USD 718,620), this plan provides a payout of USD 5 million to your estate, increasing its total value to USD 10 million. You can then enjoy peace of mind, knowing both your children will be equally provided for.



**Total estate: USD 10 million**

All figures in the above illustration are based on a 40-year-old male, non-smoker, with a standard risk class, residing in Malaysia, with 100% Index Account 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 and premium apportionment mix.

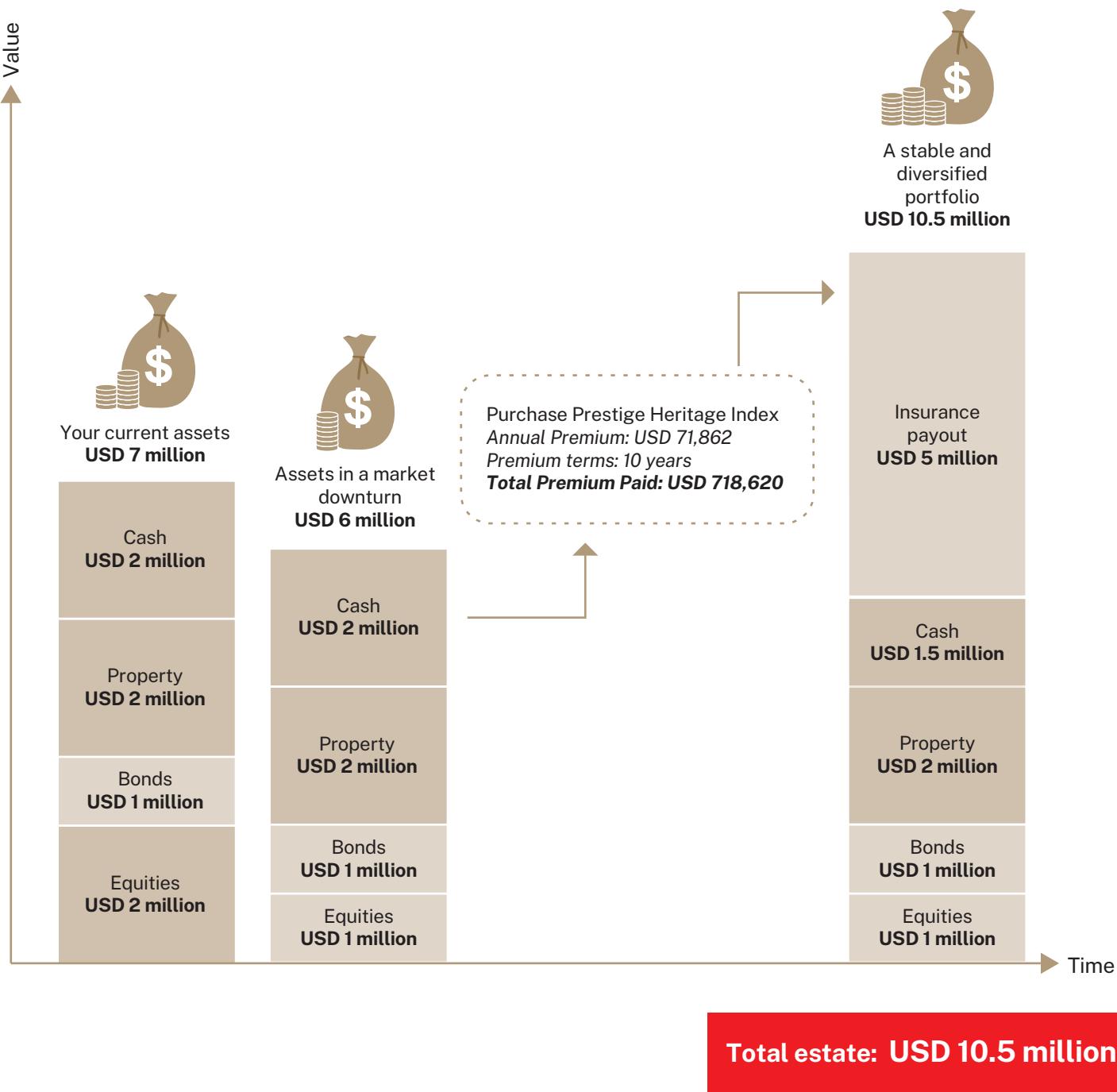
# Legacy Preservation

## Current Situation

You are an active investor who is 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 Heritage Index

You can establish a stable and resilient estate that withstands market volatility by purchasing a Prestige Heritage Index plan with a sum assured of USD 5 million through annual premium of USD 71,862 for 10 years (total premium payable: USD 718,620). 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 10.5 million, providing your family with enhanced liquidity and financial security.



All figures in the above illustration are based on a 40-year-old male, non-smoker, with a standard risk class, residing in Malaysia, with 100% Index Account 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 and premium apportionment mix.

# Charitable Giving

## Current Situation

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

## With Prestige Heritage Index

By purchasing a Prestige Heritage 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, including 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, since the premiums paid are typically lower than the coverage provided, allowing you to make a lasting impact on the charities you value most.



All figures in the above illustration are based on a 40-year-old male, non-smoker, with a standard risk class, residing in Malaysia, with 100% Index Account 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 and premium apportionment mix.

## Important notices

- <sup>1</sup> Please be aware that the currency of the plan is in US dollars. If the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risks.
- <sup>2</sup> Flexible premiums refer to the planned premium amount payable during the selected premium payment term of 5 or 10 years. The initial planned premium shown in the benefit illustration must be paid before the policy is issued. Subsequent premium payments can be made at any time and in any amount, subject to the Company's approval. Premium payments will be accepted as long as the sum of all premiums received is less than or equal to the total Planned Premium. Please refer to the benefit illustration, product summary and policy document for more details.
- <sup>3</sup> The crediting rate for the Index Account is calculated based on the performance of the underlying index, S&P 500, subject to the applicable floor and cap rates, plus a loyalty crediting rate (if any).
- <sup>4</sup> The cap rate will not go below 3.00% p.a.. Please refer to the benefit illustration, product summary and policy document for more details.
- <sup>5</sup> Monthly deduction refers to the monthly insurance charge and policy fee. Other charges applicable to the policy include premium charges, partial withdrawal charges and surrender charges. Please refer to the benefit illustration, product summary and policy document for more details of the applicable charges.
- <sup>6</sup> You may adjust your premium apportionment or rebalance the account values between the Fixed Account and Index Account through the account reallocation feature to align with your changing risk appetite from the 3<sup>rd</sup> policy year onwards and before you reach age 100.
- <sup>7</sup> An individual policyholder can exercise the option for CLA, and such CLA is subject to a maximum of two (2) times and the conditions determined by the Company. The initial life assured must still be alive when the change of life assured takes place. Each change of life assured shall be subject to the Company's approval and subject to the policy is still being in force. Only the policyholder can request in writing for such CLA, two (2) years after the date of issue, and is subject to the Company's approval.
- <sup>8</sup> You may make partial withdrawals at any time after the policy is in force. All partial withdrawals made are subject to the remaining account value after the partial withdrawal being at least USD 5,000, and the sum assured being at least USD 500,000. For partial withdrawals made during the first 10 policy years, the basic sum assured and account value will be reduced by the partial withdrawal amount and the partial withdrawal charges. Starting from the 11<sup>th</sup> policy year, you can enjoy the flexibility of withdrawing up to 5% of the policy's account value annually without the basic sum assured being reduced. From the 11<sup>th</sup> to the 18<sup>th</sup> policy year, partial withdrawal charges shall apply if the amount withdrawn is in excess of 5% of the policy's account annually. If the partial withdrawal amount made is in excess of the 5% of policy's account value annually from the 11<sup>th</sup> year onwards, the basic sum assured will be reduced by the partial withdrawal amount that is in excess.
- <sup>9</sup> Upon full surrender, the Company will pay the Net Surrender Value which is defined as: (a) the minimum surrender value; or (b) the account value less any surrender charges, whichever is higher, less any outstanding debts. The minimum surrender value is determined based on the accumulation of net premium (premium payable less premium charge) received with interest accrued daily based on the crediting rate of 2% p.a., less monthly deductions, any partial withdrawal amount and any partial withdrawal charges and surrender charges (where applicable).
- <sup>10</sup> Upon death or terminal illness occurring prior to life assured's age 121 years last birthday, we will pay the higher of the basic sum assured or the account value. If death or terminal illness occurs on or after life assured's age 121 years last birthday, we will pay the account value.
- <sup>11</sup> The terminal illness benefit limit is subject to a maximum of \$20,000,000 per life (including basic plans and riders, if any). For policies and riders issued under high net-worth underwriting, a sub-limit of \$7,500,000 applies to the same life assured. The specified amount is based on its absolute dollar value, regardless of the currency used.
- <sup>12</sup> The Non-Lapse Guarantee is applicable for the first 5 policy years, regardless of your chosen premium payment term. This guarantees your policy will remain in force even if its net surrender value becomes zero, provided no reduction in the sum assured is made, no partial withdrawals are made, no change of life assured during the policy, no policy loan is taken and all planned premiums are paid to date during the Non-Lapse Guaranteed period.

## Disclaimers

- **Prestige Heritage Index** is a life insurance plan underwritten by Great Eastern Labuan Company Limited (LL21624).
- All ages specified refers to age last birthday.
- All figures used are for illustrative purposes only and are subject to rounding.
- The above is for general information only. It is not a contract of insurance. You are advised to refer to any sales staff for the Benefit Illustration, Product Summary and sample policy documents for detailed important features and benefits of the plan before purchasing the plan.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- 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.
- All enquiries related to claims and liabilities arising from the policies should be made with the Company.
- If there is any discrepancy between the English and Bahasa Malaysia versions of this brochure, the English version shall prevail.

*Great Eastern Labuan Company Limited (LL21624) is a licensed Labuan Life Insurer and Reinsurer (IS2025242) under the Labuan Financial Services and Securities Act 2010.*

**For the latest contact details, please refer to the Company's website.**

# Reach for Great

## HEAD OFFICE

**Great Eastern Labuan Company Limited (LL21624)**

Office Unit 4(A), Main Office Tower, Financial Park Complex Labuan, Jalan Merdeka,  
87000, Wilayah Persekutuan Labuan

📞 03-4813 3048

✉️ [wecare-labuan@greateasternlife.com](mailto:wecare-labuan@greateasternlife.com)

👉 [www.greateasternlife.com/labuan](http://www.greateasternlife.com/labuan)