Prestige

Prestige Wealth Index

Wealth Creation is only the first chapter of success

Great Eastern
An OCBC Company

Wealth Creation is only the first chapter of success

Wealth is built over time – but true success is knowing how to make it work meaningfully today, while protecting it for tomorrow.

As priorities evolve, wealth builders seek more than growth alone. They seek confidence in uncertain times, yearly income to enjoy life's rewards, and opportunities that remain connected to global markets.

Because wealth should not stand still. It should continue to grow with strength, while being preserved with purpose.

Introducing **Prestige Wealth Index** – a solution designed to deliver yearly income potential with global index-linked opportunities.

Grow with confidence. Preserve with purpose.

Key Wealth Advantages

Index-Driven Growth with Yearly Income and Downside Protection

Protection Benefit to Safeguard Family Wealth Against Life's Uncertainties

Maturity Benefit with Capital Assurance for Peace of Mind

USD-Denominated Global Opportunities with Hassle-free Issuance

Note: Terms and conditions apply.

Index-Driven Growth with Yearly Income and Downside Protection

Enhance your wealth strategy with the plan's Yearly Income Benefit, offering the opportunity to receive regular cash payouts in a lump sum, linked to the performance of the selected underlying index. Your capital is further protected by a 0% floor on Index Return, ensuring that negative market performance does not erode your investment.

Available index options include:
- S&P 500 Engle 6% VT TCA Index^^
- Citi Flexibeta 8% VT Index^^^

You may choose to receive your Yearly Income Benefit[2] as:
- Annual lump sum cash payout; or
- Accumulated with the Company to continue earning potential returns.

Note: Terms and conditions apply.

HOW TO CALCULATE THE YEARLY INCOME BENEFIT[2]?

Yearly Income Benefit[2] =
Index Return[3] x Participation Rate[4] x Single Premium x Index Apportionment[5]

Positive Index Performance

Index Return[3]: 10.00% p.a.
Participation Rate[4]: 90.00%
Single Premium: USD 100,000
Index Apportionment[5]:
100% on S&P 500 Engle 6% VT TCA Index^^

Yearly Income Benefit[2]

10.00% p.a. x 90.00% x USD 100,000 x
*100% on S&P 500 Engle 6% VT TCA Index^^*

= USD 9,000 / year

Negative Index Performance

Index Return[3]: -9.87% p.a.
Participation Rate[4]: 90.00%
Single Premium: USD 100,000
Index Apportionment[5]:
100% on S&P 500 Engle 6% VT TCA Index^^

When the Index Return[3] is negative, the minimum rate of return is guaranteed at 0% p.a.. Hence, there is no Yearly Income Benefit[2].

Yearly Income Benefit[2]

0% p.a. x 90.00% x USD 100,000 x
*100% on S&P 500 Engle 6% VT TCA Index^^*

= USD 0 / year

Protection Benefit to Safeguard Family Wealth Against Life's Uncertainties

In times of uncertainty, enjoy greater peace of mind knowing that you and your loved ones is being financially protected, helping preserve family wealth when support matters most.

In the event of life assured's death, the applicable Death Benefit payable will be as below:

Death due to non-accidental causes	Death due to accidental causes
101% of single premium, less debts (if any)	105% of single premium, less debts (if any)

Notes:
1. *Any accumulated Yearly Income Benefit[2] with the Company will be paid out with interest (if any).*
2. *Terms and conditions apply.*

Maturity Benefit with Capital Assurance for Peace of Mind

Celebrate your financial milestone with confidence. Upon maturity, the plan provides maturity payout designed to support your evolving wealth priorities.

Upon maturity, you will receive:

i. single premium; and

ii. Yearly Income Benefit[2] (if any);

less any outstanding debts (if any).

Note: Terms and conditions apply.

USD-Denominated Global Opportunities with Hassle-free Issuance

Diversify your wealth in USD and gain access to global index-linked opportunities with a plan designed for simplicity. With hassle-free issuance, eligible coverage starts from USD 100,000 – so your wealth journey begins seamlessly, from day one.

Note: Terms and conditions apply.

How can Prestige Wealth Index help you?

Mr. Tan, a 50-year-old entrepreneur, plans to semi-retire in nine years and fully retire after the age next birthday 65 years old. He signs up for Prestige Wealth Index as his wealth accumulation plan that provides protection and potential returns to fund his travels and hobbies while preserving his retirement savings.

Single Premium
USD200,000

Yearly Income Benefit[2] =

Index Return[3] x Participation Rate[4] x Single Premium x Index Apportionment[5]
6.95% p.a. x 90% x USD200,000 x 100% on S&P 500 Engle 6% VT TCA Index
= USD12,000[^] / year

Accumulation option

Mr.Tan chooses to accumulate[¶] the Yearly Income Benefit[2], allowing it to grow over time.

At policy maturity (age 59), he receives:

Total accumulated Yearly Income Benefit[2]
USD 123,662[#]

+

Single Premium
USD 200,000

Total illustrated benefit
USD 323,662[*]

Payout option

Mr.Tan chooses to receive the Yearly Income Benefit[2] to fund his vacations. He receives **USD12,000**[^] per year.

At policy maturity (age 59), he receives:

Total accumulated Yearly Income Benefit[2]
USD 12,000[#] x 9 = **USD 108,000**[**]

+

Single Premium
USD 200,000

Total illustrated benefit
USD 308,000[***]

All figures in the above illustrations are based on 50-year-old male, non-smoker residing in Malaysia with an Illustrated Investment Rate of Return (IIRR) of 6.00% p.a., an average Participation Rate of 90% and an accumulation interest rate of 3.35% p.a. and are subject to rounding. The actual benefits payable will depend on the actual performance of the index and the Participation Rates.

Based on an IIRR of 3.00% p.a., guaranteed minimum Participation Rate of 60% and an accumulation interest rate of 1.85% p.a.:

^ The Yearly Income Benefit is USD 6,000.
\# The total accumulated Yearly Income Benefit at age 59 is USD 58,173.
* The total illustrated benefit at age 59 is USD 258,173.
** The total Yearly Income Benefit at age 59 is USD 54,000.
*** The total illustrated benefit at age 59 is USD 254,000.

Note: The two IIRRs used (6.00% p.a. and 3.00% p.a.) are purely illustrative and do not represent lower and upper limits on the index performance. The actual benefits payable will depend on the actual performance of the index, the Participation Rates and prevailing index apportionment.

¶ At an IIRR of 6.00% p.a., the prevailing interest rate is 3.35% p.a.. At an IIRR of 3.00% p.a., the prevailing interest rate is 1.85% p.a.. This rate is not guaranteed and can be changed from time to time.

Understanding S&P 500 Engle 6% VT TCA Index^^

The **S&P 500 Engle 6% VT TCA Index**^^ is a rule-based index that dynamically adjusts its exposure to the S&P 500 index futures using a unique volatility control methodology. Built on a Nobel Prize-winning volatility forecasting model developed by Professor Robert Engle (2003 Nobel Laureate in Economics), the index employs advanced techniques to manage market risk while aiming to preserve growth potential.

How the volatility control mechanism works

This index targets a specific level of volatility by adjusting its exposure to the underlying asset (S&P 500 index futures), ensuring a more balanced risk-return profile. Unlike traditional volatility control indices that rely on historical data, it uses a **forward-looking model** to predict future volatility. By dynamically adjusting allocation intraday that focuses on short-term fluctuations observed within a single trading day or from the end of one trading day into the beginning of the next, the index responds swiftly to changing market conditions.

Low volatility

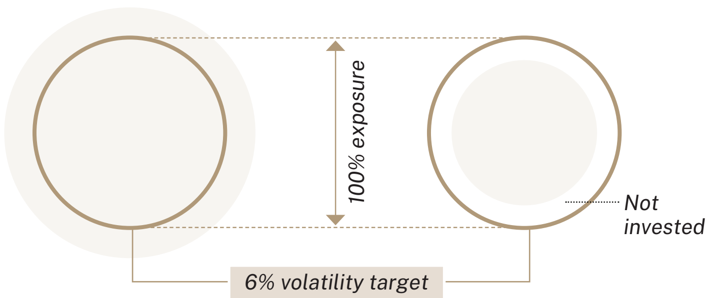
Allocation **> 100%**

When volatility is forecast to be below the 6% target, exposure to the S&P 500 index futures increases.

High volatility

Allocation **< 100%**

When volatility is forecast to be above the 6% target, exposure to the S&P 500 index futures decreases.



How the index supports growth potential

Dynamic exposure to the S&P 500 index futures

While the index may show performance deviations during periods of high market volatility due to its built-in risk management, the S&P 500 remains its core, ensuring long-term growth potential.

Nobel Prize-winning volatility forecasting

Leveraging the expertise of Professor Robert Engle and S&P Dow Jones Indices, the index forecasts volatility based on observable market patterns, enhancing the precision of risk management.

Responsiveness to market movements

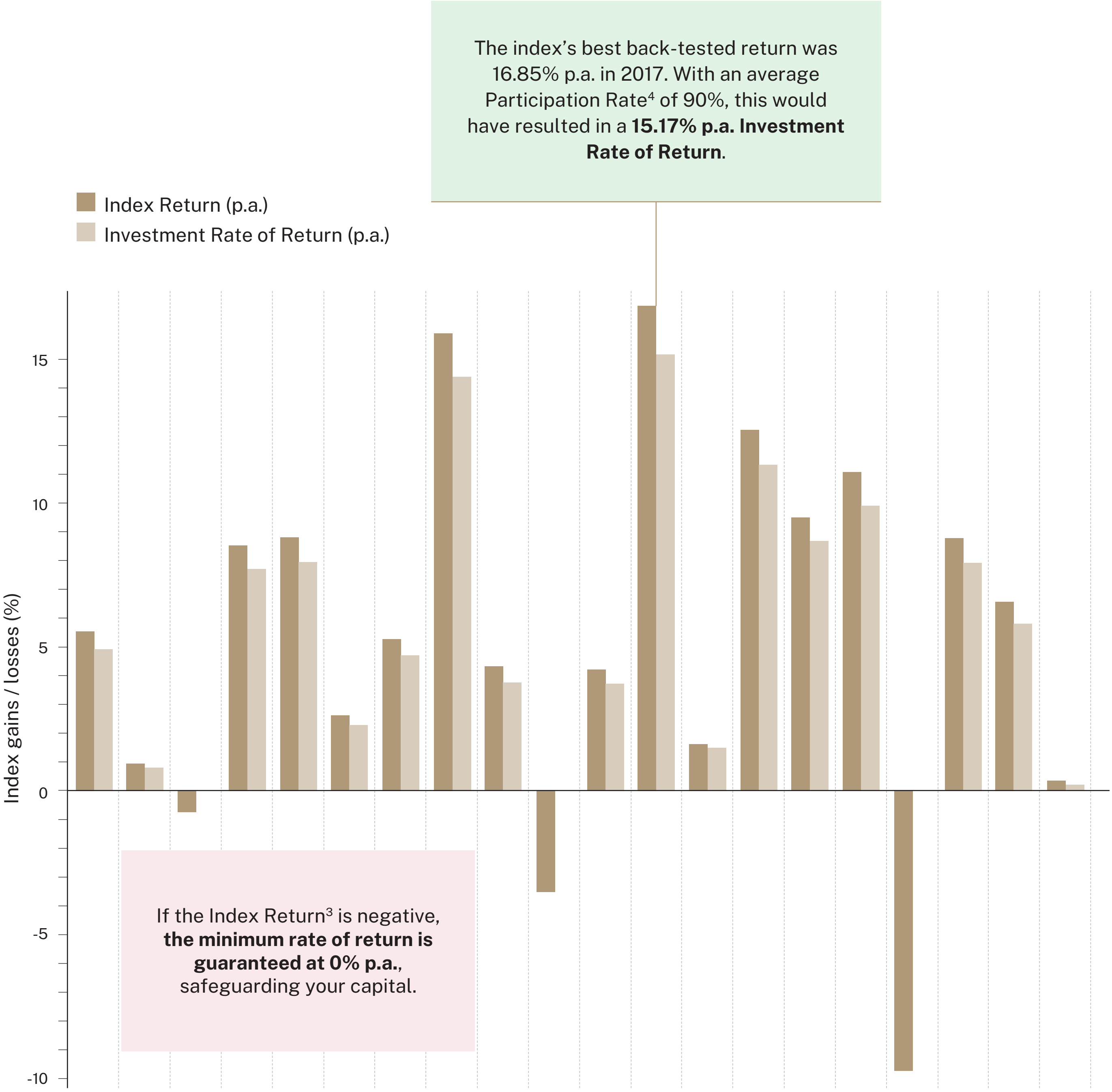
The index dynamically adjusts its exposure intraday, quickly responding to changes in market conditions by increasing or decreasing its weighting in the S&P 500 index futures.

More stable volatility

With mechanisms designed to keep volatility closely aligned with its 6% target, the index aims to offer smoother performance, even in turbulent market conditions.

S&P 500 Engle 6% VT TCA Index^^ back-tested historical performance

This hypothetical performance, based on back-tested data, demonstrates the index's ability to deliver competitive risk-adjusted returns. Additionally, in periods of negative performance, capital is safeguarded with a guarantee[6].



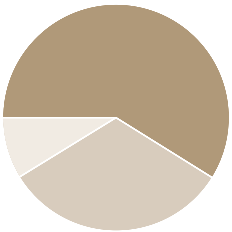
Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	5.44	0.96	-7.74	8.63	8.63	2.52	5.25	15.90	4.28	-3.53	4.12	16.85	1.66	12.45	9.65	11.05	-9.87	8.82	6.54	0.27
	4.90	0.86	0	7.77	7.95	2.27	4.73	14.31	3.85	0	3.71	15.17	1.49	11.21	8.69	9.95	0	7.94	5.89	0.24

Source: S&P Dow Jones Indices LLC. The S&P 500 Engle 6% VT TCA Index was launched on 7 March 2025. All data prior to such date is back-tested hypothetical data. Chart and table are provided for illustrative purposes and reflect hypothetical historical performance. Please see the Performance Disclosure at the end of the S&P 500 Engle 6% VT TCA Index brochure for more information regarding the inherent limitations associated with back-tested performance. Please note that past performance may not be indicative of future performance.

Understanding Citi Flexibeta 8% VT Index^^^

The **Citi Flexibeta 8% VT Index**^^^ is a rules-based multi-asset index that dynamically allocates between two portfolios – Core Allocation and Reserve Allocation through observation of recent Core Allocation price trends and a forward-looking risk indicator. Exposure for both Core Allocation and Reserve Allocation are implemented using futures for all asset classes.

Core Allocation



60% EQUITIES, comprising US large caps, US tech, Japanese and European equities.

10% GOLD, a diversifier to the portfolio.

30% SOVEREIGN BONDS, comprising US treasury, Japanese government bond and German bond

Reserve Allocation

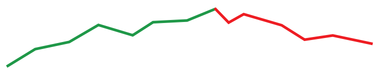
100% SOVEREIGN BONDS, comprising treasury, Japanese government bond and German bond. They are equally-weighted within the basket.

The dynamic allocation is powered by two signals:

Risk Signal

A **forward-looking global macro risk indicator** which measures the market perception of risk across selected major financial markets

Trend Signal

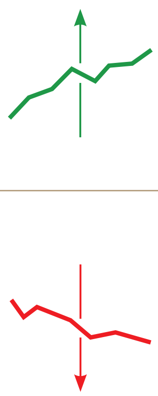


A **momentum indicator** which measures the historical trend of the Core Allocation

Dynamic asset allocation strategy

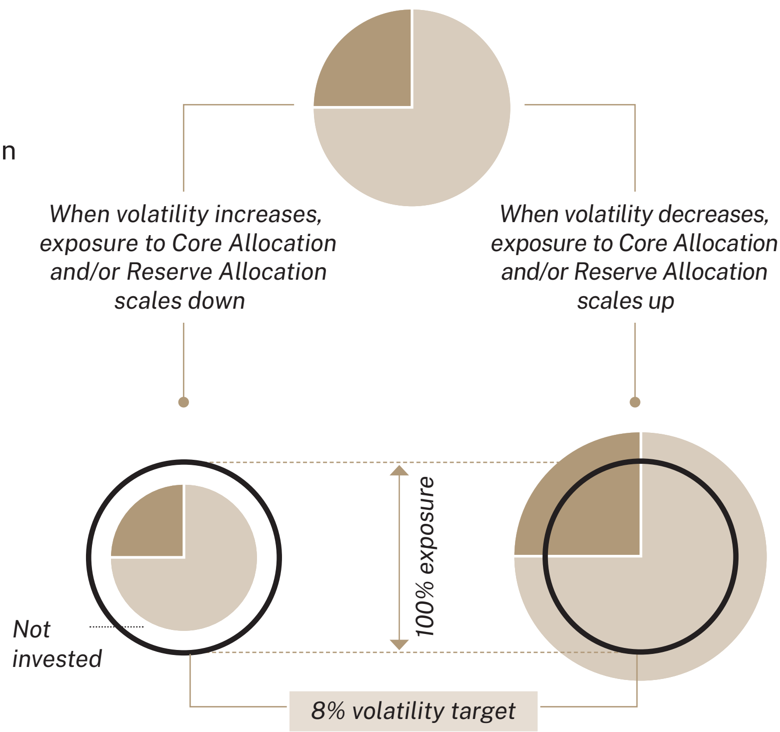
The Index determines the allocation between the Core Allocation and Reserve Allocation by combining the Trend Signal and the Risk Signal.

A positive Trend Signal coupled with a low Risk Signal means full allocation to the Core Allocation. As the market turns more risk averse, or as the trend turns bearish, the Index will reduce its Core Allocation and cycle into the Reserve Allocation.

Trend Signal	Risk Signal	Allocation
		

Volatility targeting for risk management

The Index dynamically adjusts its exposure to Core Allocation and/or Reserve Allocation to target a stable volatility level of 8%.



How the index supports growth potential

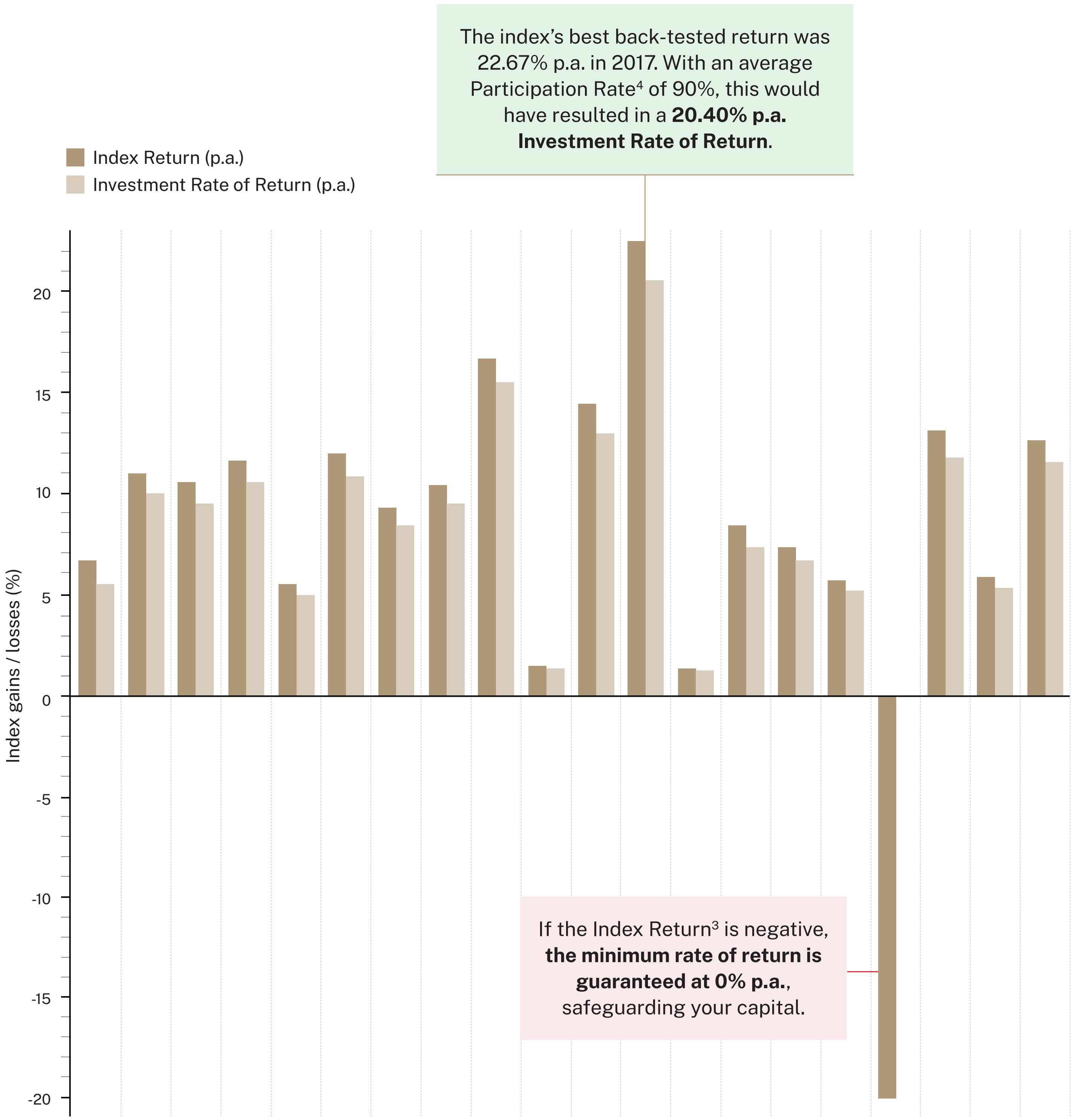
Strategic multi-asset diversification
The index provides diversification by allocating across multiple asset classes and dynamically adjusting its positioning in response to risk-on or risk-off conditions, helping balance growth with downside protection.

Quantitative trend and risk signal
Broad market-derived signals identify risk-on or risk-off environments, guiding allocation decisions and enabling the index to adapt to changing market conditions in a systematic, disciplined manner.

Proactive risk management
Regular rebalancing helps maintain a targeted long-term volatility of 8%, supporting more stable performance over time while managing exposure during periods of market uncertainty.

Citi Flexibeta 8% VT Index^^^ back-tested historical performance

This hypothetical performance, based on back-tested data, demonstrates the index's ability to deliver competitive risk-adjusted returns. Additionally, in periods of negative performance, capital is safeguarded with a guarantee[6].



Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	6.23	10.95	10.49	11.69	5.50	12.05	9.22	10.45	16.89	1.69	14.46	22.67	1.37	8.24	7.54	5.73	-20.35	13.18	5.97	12.79
	5.61	9.86	9.44	10.52	4.95	10.84	8.30	9.40	15.20	1.52	13.01	20.40	1.23	7.41	6.78	5.16	0	11.86	5.38	11.51

Source: Citi, Bloomberg. The Citi Flexibeta 8% VT Index was launched on 12 March 2026. All data prior to such date is back tested hypothetical data. Chart and table are provided for illustrative purposes and reflect hypothetical historical performance. Please refer to the disclaimers at the end of the Citi Flexibeta 8% VT Index factsheet for more information regarding the inherent limitations associated with back-tested performance. Please note that past performance may not be indicative of future performance.

Important notices

^^ The S&P 500 Engle 6% VT TCA Index is a rule-based index that leverages a unique volatility control methodology that dynamically adjusts its exposure to the S&P 500 index futures. By dynamically adjusting its exposure to the S&P 500 index futures, its returns can vary significantly from the S&P 500 index itself. Please note that past performance may not be indicative of future performance.

^^^ The Citi Flexibeta 8% VT Index is a rules-based multi-asset index that dynamically allocates between two portfolios: (1) Core Allocation: a growth-oriented portfolio comprising equities, government bonds and gold and/or (2) Reserve Allocation: a defensive portfolio comprising government bonds. Please note that past performance may not be indicative of future performance.

[1] 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.

[2] The "Yearly Income Benefit" is non-guaranteed and subject to the performance of the selected index or indices, the relevant segment Participation Rate and the prevailing index apportionment. Please note that past performance may not be indicative of future performance. Derivatives will also be used to provide the Yearly Income Benefit. The first segment will be initiated on the following calendar month from the policy issue date. Depending on the selected index apportionment, up to 9 segments per index may be created by the end of the policy term. A segment is always initiated on the 16th day of the month (i.e. the segment initiation date) and it will mature 12 months later, on the 15th day of the same month in the following year (i.e. segment maturity date).

[3] The "Index Return" is the percentage change in the value of the relevant index from the start to the end of the segment. The Index Return for the relevant segment is uncapped and the minimum rate of return is guaranteed at 0% p.a. to safeguard your policy against market downturns. If the rate of return is determined to be at the minimum, no Yearly Income Benefit will be payable.

[4] The "Participation Rate" is a rate used to calculate the Yearly Income Benefit. It is non-guaranteed and can vary for each segment, but it will not go below the guaranteed minimum Participation Rate of 60%.

[5] The "Index Apportionment" refers to the prevailing allocation percentage of the single premium allocated to the selected Index (or Indices, where applicable).

[6] Capital is guaranteed upon maturity provided that no policy alterations such as partial surrenders are made during the policy term.

Frequently asked questions

Q: What is Prestige Wealth Index?

A: Prestige Wealth Index is a single premium, non-participating endowment insurance plan denominated in US dollars that provides index-linked returns based on the performance of the underlying indexes, providing a dynamic, responsive and risk-managed way to capitalise on market opportunities. When the index returns are positive, you can choose to receive payouts on a yearly basis or let them accumulate for enhanced growth. At the same time, it guarantees 100% of your capital at maturity.

Q: What is the coverage under Prestige Wealth Index?

A: Prestige Wealth Index provides you with financial protection against death and accidental death. If the life assured dies during the policy term, we will pay 101% of the single premium. If the life assured dies from an accident during the policy term, we will pay 105% of the single premium. We will deduct any debts under the policy before paying the remaining sum and the policy will end after we make this payment. There are certain situations in which benefits will not be payable under this policy. Please refer to the product summary and policy contract for more details.

Q: What will I receive when the policy matures?

A: If the life assured is still surviving when the policy matures, we will pay the single premium with the last Yearly Income Benefit (if any) within fourteen (14) business days from the last segment maturity date. Any debt under the policy will be deducted before the remaining balance is paid in one lump sum.

Q: Who is eligible to buy Prestige Wealth Index?

A: Prestige Wealth Index is available for life assured with entry age between 1 to 75 years old. The minimum entry age for policyowner is 19 years old.

Q: What are the fees and charges?

A: The only cost to be aware of is the surrender value applicable should you choose to surrender your policy early, where the amount payable is based on the prevailing surrender value at the time. However, we will not bear any costs associated with the telegraphic transfer, including any bank fees or charges incurred that may arise for any payment under this policy.

Q: What happen if you surrender the policy early?

A: If you surrender your policy after the 14-day free-look period, you may lose part or all of the premiums paid. This is because the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Q: What happen if the index performs poorly?

A: A guaranteed minimum rate of return of 0% p.a. safeguards your policy against market downturns. If the rate of return is determined to be at the minimum, no Yearly Income Benefit will be payable. Your capital is guaranteed upon maturity of the policy provided there are no policy alterations such as partial surrenders made during the policy term.

Q: What are the major exclusion for Prestige Wealth Index?

A: (a) Death benefit

We will not pay the benefit if the death is due to:

(i) a suicide, committed while sane or insane; or

(ii) any pre-existing condition within twelve (12) months from the date of issuance of the policy or the date of reinstatement (if applicable) and the policy will be rendered void. We will refund the balance of the premiums you have paid without interest, after deducting any outstanding debt, and any benefits paid under the policy and the policy will end.

(b) Accidental death benefit

We will not pay any benefit for:

(i) Conscious or deliberate acts that endanger self;

(ii) Health-related or pre-existing conditions;

(iii) War-related events;

(iv) Increased-risk activities;

(v) Activities involving firearms and explosives;

(vi) Being in or on an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger or a crew member on a regular scheduled route operated by a recognized airline;

(vii) Racing of all kinds (other than on foot or bicycle engaged with a licensed organization) or sporting activities carried out on a professional basis or where an income or remuneration could be earned for engaging in such sport;

(viii) Accidents that arise in the course of the life assured's work or at the following worksite(s) due to the nature of the life assured's occupation.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

Disclaimers

- **Prestige Wealth Index** is a life insurance plan underwritten by Great Eastern Labuan Company Limited (LL21624).
- All ages specified refers to age next 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 Chinese versions of this brochure, the English version shall prevail.

Index Disclaimer

S&P 500 Engle 6% VT TCA Index
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Citi Flexibeta 8% VT Index
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For the latest contact details, please refer to the Company's website.

Reach for Great

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