

# PRESTIGE HARVEST 6

Leave a lasting legacy for your loved ones



# The greatest legacies last for generations

Built on dedication, hard work and foresight, your success is more than just financial assets, it symbolises who you are, and forms the cornerstone for your future generations.

We understand that a great part of building your legacy also means securing it for your loved ones, with equitable distribution according to your wishes. Great Eastern's exclusive **Prestige Harvest 6** is a specially designed plan that enhances your wealth, while protecting your assets.

Together, we can help you and your loved ones live great, every step of the way.

## Reap the rewards of your success

**Prestige Harvest 6** is a US Dollar<sup>1</sup> denominated, non-participating single premium universal life insurance plan tailored to help you achieve your lifetime financial goals:



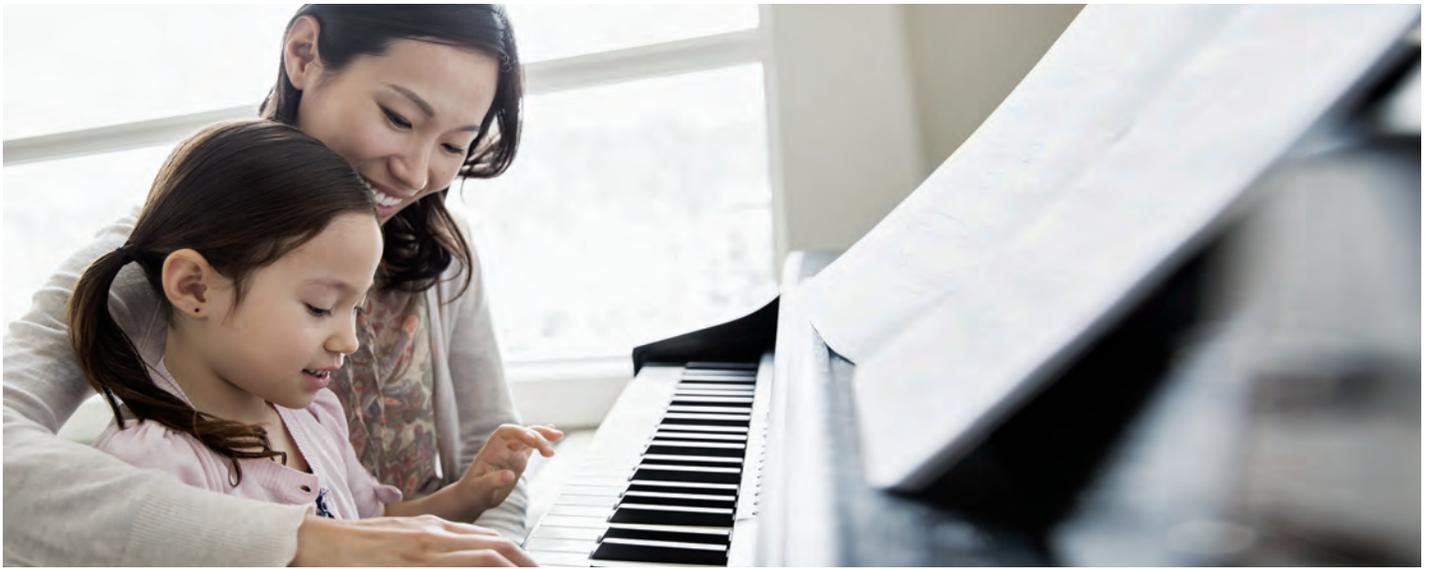
Safeguard your  
financial assets



Enhance  
your legacy



Increase your  
retirement nest-egg

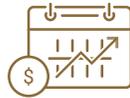


## Key Benefits of Prestige Harvest 6



### Create an immediate estate with a single premium

Secure a guaranteed lifetime insurance protection starting at USD 0.5 million with a single premium payment.



### Build your wealth with an attractive crediting rate

Your initial single premium accrues interest daily at a fixed and guaranteed crediting rate of 4.35% p.a. for the first 3 years<sup>2</sup>.



### Enjoy greater financial liquidity with flexibility

Should you require extra cash, you can make a partial withdrawal for liquidity.

#### Notes:

- <sup>1</sup> Prestige Harvest 6 is a US Dollar plan. Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk. Please note that Prestige Harvest 6 is not a fixed deposit account.
- <sup>2</sup> Interest is accrued daily based on the policy account value and prevailing interest rates. The crediting rate for initial single premium is fixed and guaranteed at 4.35% p.a. for the first three policy years. Thereafter, it will be based on the prevailing interest rate determined by the company but it will be at least 2.00% p.a.
- <sup>3</sup> Account value equals the sum of premiums less initial single premium charge and/or single premium additions charge, policy fees, insurance charges and any withdrawal amount and withdrawal charges (if any), plus accrued interest (if any). Please refer to the product summary for details on the fees and charges.

# Prestige Harvest 6 for your family

## Ensure your loved ones have a share in your success

When it comes to protecting your family's future, there's nothing more important than ensuring they are well provided for. **Prestige Harvest 6** lets you enjoy the retirement lifestyle you've worked hard towards, without compromising the inheritance you wish to leave for your loved ones.

**With Prestige Harvest 6, you are assured of a high insurance coverage for life as long as your account value<sup>3</sup> is positive.**

If death or terminal illness occurs	Benefits payable
Before the policy anniversary immediately following the Life Assured's 121 <sup>st</sup> birthday,	The higher of Sum Assured or Account Value less any outstanding debt.
On or after the policy anniversary immediately following the Life Assured's 121 <sup>st</sup> birthday,	The Account Value less any outstanding debt.

This way, you can free up more spending money for retirement, and reduce the risk of untimely liquidation of your assets at a time when market conditions are far from ideal with an insurance payout.



## Enhance your financial assets with an immediate estate

### WITHOUT PRESTIGE HARVEST 6



By purchasing USD 4 million sum assured under **Prestige Harvest 6** with a single premium of USD 1 million\*, you increase your estate by USD 3 million from USD 10 million to USD 13 million. You could increase your retirement funds by 50% while preserving your legacy planning.

### WITH PRESTIGE HARVEST 6



**50% increase in retirement funds**  
from USD 6m to USD 9m



## Protect business partners and key employees for business continuity

With **Prestige Harvest 6** providing a substantial insurance payout, your business can be protected against financial losses when a business partner or key employee pass on. With the payout, you enjoy the flexibility to buy over the shares of your business partner, or use the funds during the transition to ensure minimal business disruption.



A business is run by two owners, Mr Tan and Mr Ong.



They each buy a **Prestige Harvest 6** of USD 20m sum assured with a single premium of **USD 5m\***.



In the event of Mr Tan's death, Mr Ong receives a **USD 20m** insurance payout as Mr Tan's nominated beneficiary.



He uses this payout to:

- Buy over Mr Tan's business interest.
- Fund business costs in the transitional period.



The business continues its operations with minimal financial disruption.

\*Numbers are purely illustrative and not an indication of actual premiums or sum assured. To get the exact single premium based on your desired sum assured, we will need to take into consideration the age, gender, smoker status, country of residency at inception and universal life plan type.

# Prestige Harvest 6 for your business

## Ensure the continued success of your business

Protecting your legacy is making sure your business can continue to grow and succeed, regardless of any disruptions that take place. **Prestige Harvest 6** can help you ensure business continuity, by providing liquidity or funding in the event of disruptions.

## Use Prestige Harvest 6 to fund:



The transfer of your business interests with a buy-sell agreement



Emergency working capital through a partial withdrawal



Your business continuity and liquidity

# Great Eastern

## Singapore's Leading Life Insurance Group

Founded in August 1908, Great Eastern has been at the forefront of Asia's insurance industry, providing financial security and peace of mind to millions. A trusted brand, we continue to grow from strength to strength in an ever-changing increasingly competitive landscape.

With over S\$70 billion in assets and around 4 million policyholders, we have three successful distribution channels - a tied agency force, bancassurance, and a financial advisory firm, Great Eastern Financial Advisers.

The Group also operates in Malaysia, Indonesia and Brunei, with a presence in China, and a representative office in Myanmar.

Great Eastern is a subsidiary of OCBC Bank, 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.

### Enhance, preserve and distribute your wealth with Prestige Harvest 6

Start a conversation with your Great Eastern Financial Representative today and find out how we can help enhance and preserve your wealth for your future generations.

 **Call** +65 6248 2211

 **Visit** [greateasternlife.com](http://greateasternlife.com)

 **Email** to [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com)

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This brochure 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.

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information correct as at 23 November 2018.

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