

# PRESTIGE HARVEST 8

Leave a lasting legacy. Enjoy your golden years.





## Key Benefits



### Enhance your wealth with an attractive crediting rate and well-diversified portfolio

Enjoy a fixed and guaranteed crediting rate of 4.35% p.a.\* for the first 3 years. With a well-balanced investment portfolio, you can optimise your wealth potential without worrying about market volatility.



### Distribute your wealth according to your wishes

Create an immediate estate worth at least USD 0.5 million to enhance your legacy. This safeguards the lifestyle your loved ones are accustomed to, and enables them to build on your success for future generations.



### Protect your business against the loss of a keyman

Safeguard your business interests with essential liquidity or funding when it is most needed. In the event of the sudden loss of a business partner or keyman, Prestige Harvest 8 keeps your business running with a lump-sum payout to help with your cash flow.

Should the insured keyman leave the business one day, you may change the life assured any time after the first policy year<sup>2</sup> without the need to take up a new plan.

\* The crediting rate is fixed and guaranteed at 4.35% p.a. for the first three policy years. Thereafter, it will be based on the prevailing rate determined by the Company but the guaranteed minimum crediting rate is 2% p.a.

<sup>2</sup> Only allowed for single premium policy with no premium financing. Acceptance of the NEW life assured is subject to underwriting. Other terms and conditions apply.

# Build on your success for future generations

At Great Eastern, we understand that being in the position to help your children thrive and succeed is one of the most satisfying parts of being a parent.

With **Prestige Harvest 8**, you can leave a legacy to enable your loved ones **to build on your success and provide a comfortable lifestyle for your future generations**, while continuing to preserve and grow your wealth today. If you are a business owner, you can also protect your business from the unforeseen to ensure its continued success.

This gives you the assurance of knowing you have all that you need to live great – for today, for tomorrow, and for generations to come.

## Create a legacy to benefit generations

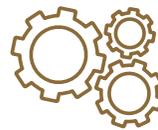
**Prestige Harvest 8** is a US Dollar<sup>1</sup> denominated universal life plan that offers high insurance coverage and helps enhance your wealth. With Prestige Harvest 8, you can build an enduring legacy and achieve your financial goals:



Legacy  
Planning



Estate  
Liquidity



Portfolio  
Diversification



Business  
Continuity

<sup>1</sup> Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk.

# Protecting your family

## Provide lifelong financial security for your loved ones

Prestige Harvest 8 protects you with lifetime coverage against Death and Terminal Illness starting from USD 0.5 million.

If death or terminal illness occurs	Benefits payable
<p style="text-align: center;"><u>Before</u> the policy anniversary immediately following the Life Assured's 121<sup>st</sup> birthday.</p>	<p style="text-align: center;">The Sum Assured or Account Value, less any outstanding debt, whichever is higher.</p>
<p style="text-align: center;"><u>On or after</u> the policy anniversary immediately following the Life Assured's 121<sup>st</sup> birthday.</p>	<p style="text-align: center;">The Account Value less any outstanding debt.</p>

You have the flexibility to invest with a one-time single premium, or make regular premium payments over a period of 2 to 10 years. Enjoy the assurance of a lifetime of high coverage without the need to make a long-term financial commitment.

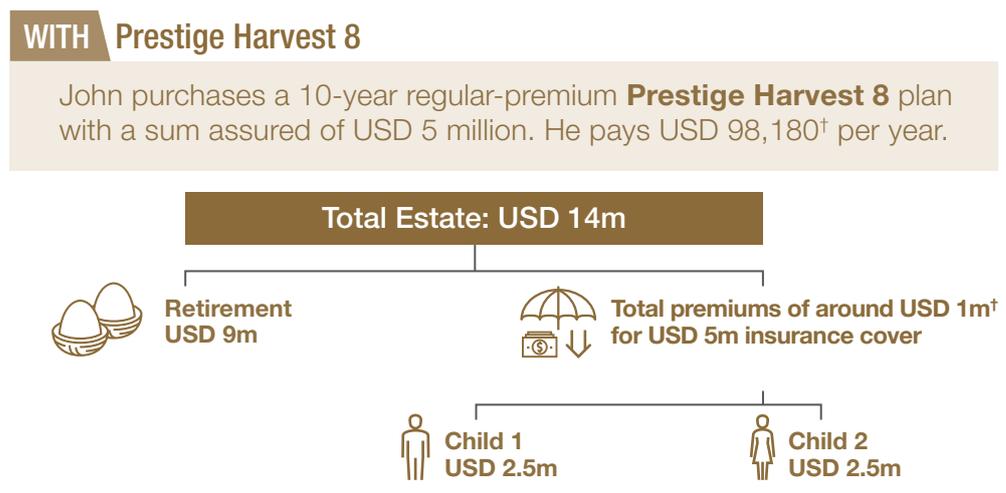
Furthermore, you have the option to make premium adjustments after the first instalment<sup>3</sup> to free up your cash flow, should the need ever arise.

<sup>3</sup> You may pay premiums of any amount at any time, subject to the minimum premium requirement and upon Great Eastern's approval. The minimum premium requirement refers to the minimum cumulative premiums that must be maintained at every policy anniversary until the 9<sup>th</sup> policy anniversary. The actual amount and frequency of premium payments will affect the policy value and potentially the death benefits payable, as well as how long the policy is kept in force.



## Secure a rich legacy without compromising your lifestyle

John, a 35-year-old businessman, is married with two children. He makes plans to pass on his legacy to his children to safeguard their financial future. At the same time, he wants to ensure that he has enough funds to enjoy a well-deserved, comfortable retirement.



**Prestige Harvest 8** increases John's total estate by USD 4 million.

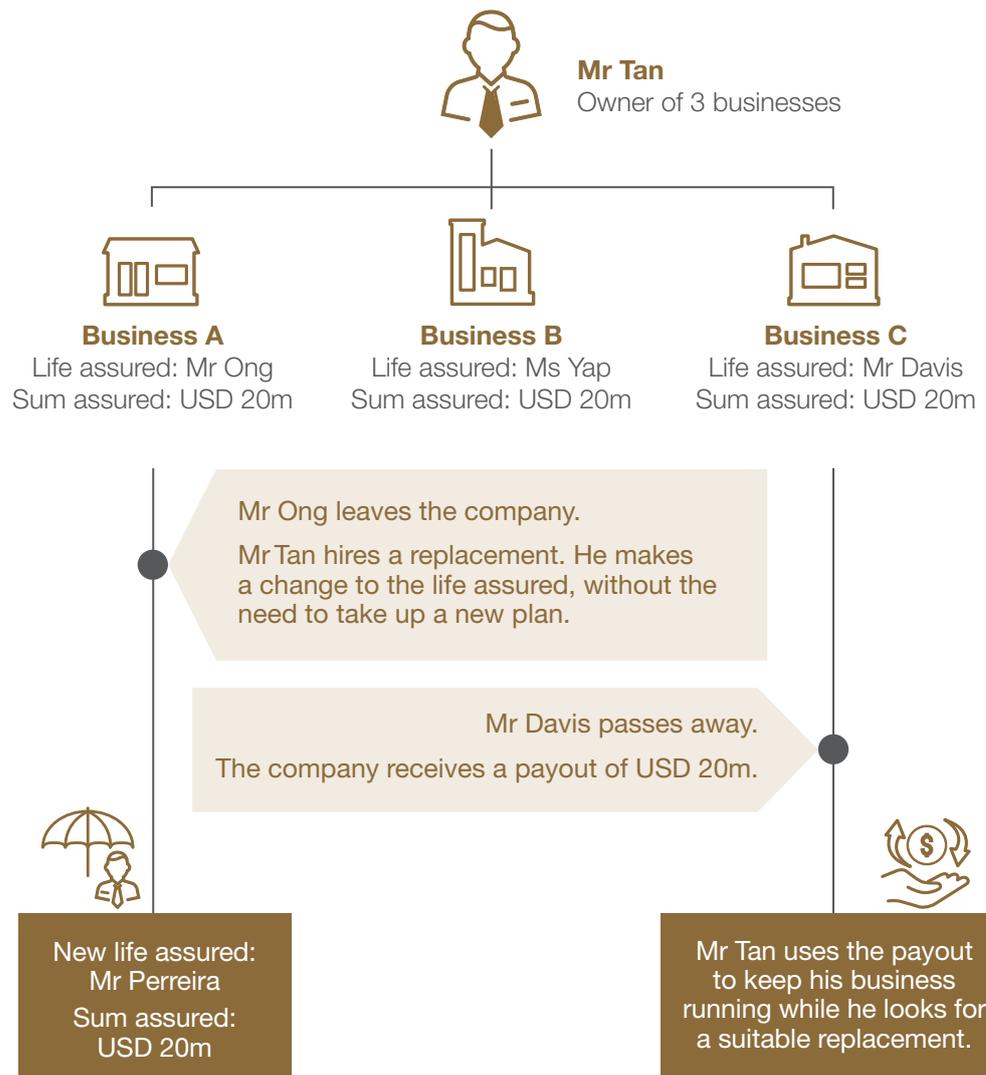
 **John's estate is increased by 40%**  
from USD 10m to USD 14m

<sup>†</sup> Based on a standard life, male, non-smoker who resides in Region S, age last birthday 35 with an endow at age 100 premium option.



## Stay a step ahead to keep your business thriving

Mr Tan owns three successful businesses. He purchases a USD 5 million<sup>†</sup> single-premium **Prestige Harvest 8** plan for each business, with a different keyman named as the respective life assured. This ensures minimal disruption to any of his businesses should anything untoward happen to the keymen.



<sup>†</sup> Numbers are purely illustrative and not an indication of actual premiums. To get the exact 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.

# Protecting your business

## Ensure the continued success of your business

As a business owner, you know the importance of having a well-planned contingency strategy to safeguard against the unexpected loss of a business partner or keyman.

### Use **Prestige Harvest 8** to secure:



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

A market leader and a well-established trusted brand in Singapore and Malaysia, Great Eastern was founded in 1908. With S\$85.0 billion in assets and over 4 million policyholders, it has three successful distribution channels – a tied agency force, bancassurance, and a financial advisory firm, Great Eastern Financial Advisers. The Group also operates in Indonesia and Brunei and has a presence in China as well as a representative office in Myanmar.

It was named Life Insurance Company of the Year at the Asia Insurance Industry Awards in 2011 and 2013 by Asia Insurance Review. 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 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 8

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.

Protected up to specified limits by SDIC.

Information correct as at 18 June 2019.

The Great Eastern Life Assurance Company Limited (Reg. No. 1908 00011G)  
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