

PRESTIGE HARVEST

Leave a lasting legacy. Enjoy your golden years.



#Lifeproof 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**, 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

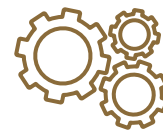
Prestige Harvest is a US Dollar¹ denominated universal life plan that offers high insurance coverage and helps enhance your wealth. With **Prestige Harvest**, you can build an enduring legacy and achieve your financial goals:



Legacy
Planning



Estate
Liquidity



Portfolio
Diversification



Business
Continuity

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



Key Benefits



Enhance your wealth with attractive crediting rates

Enjoy an attractive guaranteed crediting rate for the first 3 years² to optimise your wealth potential without worrying about market volatility. In addition, your portfolio will benefit from loyalty crediting rates starting from the 11th year of your policy, increasing the value of your assets over time.



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** 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 year³.

² The crediting rate is fixed and guaranteed for the first three years. Thereafter, it will be based on the prevailing rate determined by the Company.

³ 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.

Protecting your family

Provide lifelong financial security for your loved ones

Prestige Harvest 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><u>Before</u> the policy anniversary immediately following the Life Assured's 121st birthday.</p>	<p>The Sum Assured or Account Value, less any outstanding debt, whichever is higher.</p>
<p><u>On or after</u> the policy anniversary immediately following the Life Assured's 121st birthday.</p>	<p>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.

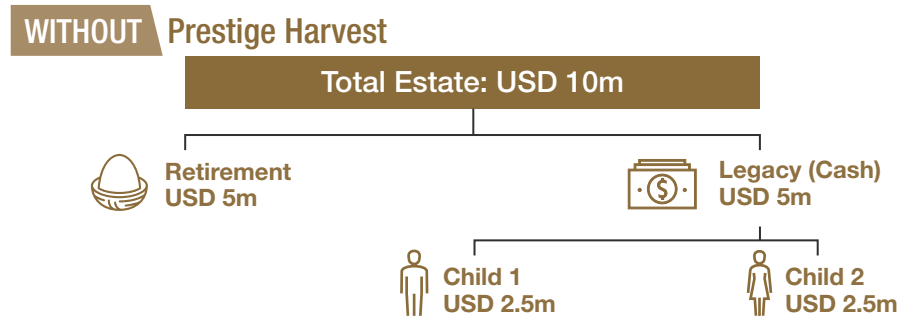
Furthermore, you have the option to make premium adjustments after the first instalment⁴ to free up your cash flow, should the need ever arise.

⁴ 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 9th 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.



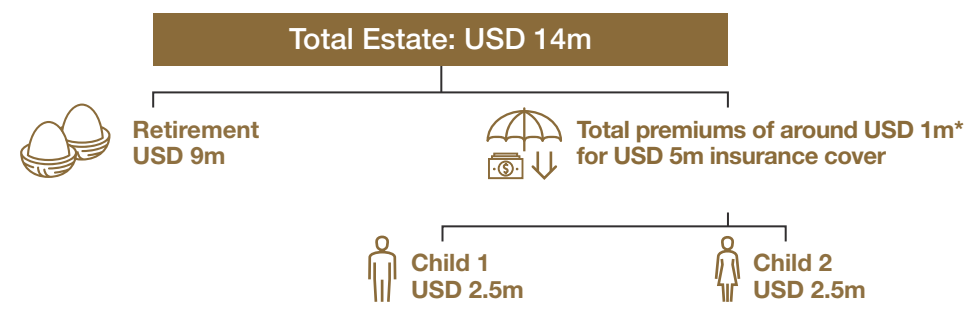
Secure a rich legacy without compromising your lifestyle

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.



WITH Prestige Harvest

John purchases a 10-year regular-premium **Prestige Harvest** plan with a sum assured of USD 5 million.



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

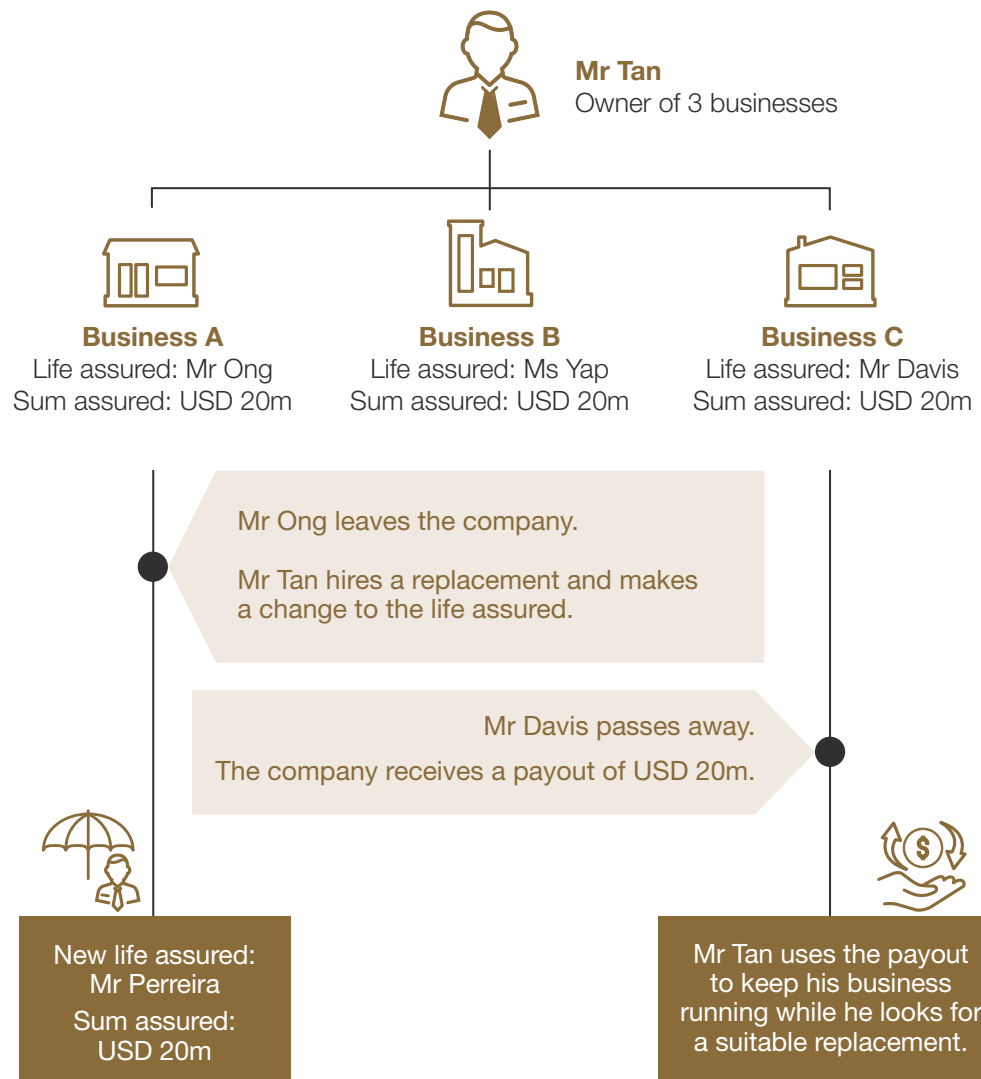
 **John's estate is increased**
from USD 10m to USD 14m

* 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 at entry, gender, smoker status, country of residency at inception and underwriting risk class.



Stay a step ahead to keep your business thriving

Mr Tan owns three successful businesses. He purchases a USD 5 million* single-premium **Prestige Harvest** 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.



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Protecting your business

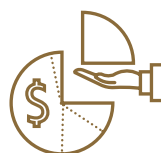
Ensure the continued success of your business

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** 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




A Leading Life Insurance Group In Singapore And Malaysia

A market leader and a well-established, trusted brand in Singapore and Malaysia, Great Eastern was founded in 1908. With above S\$90 billion in assets and over 8 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 presence in China as well as 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

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
-  **Email** 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 24 April 2020.

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