

Life Protection

# PRESTIGE LIFE GOLD

A promise of protection, a legacy for life





## A one-time investment that spans a lifetime

You may be looking to protect your loved ones against the unexpected, create an estate for your children or enhance your retirement lifestyle. Whatever your financial goals, with **Prestige Life Gold**, it takes just a single premium payment to ensure they are met.

**Start a conversation with your Great Eastern Financial Representative today if you would like to find out more about the benefits of Prestige Life Gold.**

# A legacy that lasts for the ones you love

**Great is sharing all you have achieved through your hard-earned success with those you cherish the most.**

With **Prestige Life Gold**, you can enhance your retirement lifestyle and provide an enduring legacy for your loved ones. This simple plan, with its high guaranteed lifetime cover, is just one of the ways that we help you LIVE GREAT.

**Prestige Life Gold safeguards your family's future with a simple, one-time payment.**

In addition to a Guaranteed Minimum Death Benefit of up to three times the basic Sum Assured, **Prestige Life Gold** offers up to six times the Sum Assured upon accidental death<sup>1</sup>. This ensures that those closest to you can continue to enjoy their current lifestyle. On top of these benefits, Prestige Life Gold also provides coverage on Terminal Illness and Total and Permanent Disability<sup>2</sup>, thereby meeting all your protection and wealth management needs.

## Notes:

- <sup>1</sup> Accidental Death Benefit is equivalent to the Minimum Death Benefit. It is payable if accidental death occurs any time before the policy anniversary preceding the Life Assured's 76th birthday.
- <sup>2</sup> Coverage for Presumptive Total and Permanent Disability (TPD) is for the whole of the policy term, while coverage for other forms of TPD is up till the policy anniversary on which the life assured is age 65. Presumptive TPD refers to a state of incapacity which is total and permanent and takes the form of:
  - (a) total and irrecoverable loss of sight in both eyes; or
  - (b) total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
  - (c) total and irrecoverable loss of sight in one eye, and total and irrecoverable loss of use of one limb at or above the wrist or ankle

Please refer to the product summary for details on other forms of TPD.

# Estate Creation and Lifetime Coverage

Jonathan Tan, aged 40, a businessman who is married with children, wishes to leave an inheritance for his family while ensuring protection against unforeseen circumstances.

He purchases a **Prestige Life Gold** plan offering S\$1 million Sum Assured, which entitles him to an immediate Minimum Death Benefit of S\$2.8 million with a single premium payment of S\$553,340. This allows him to instantly create an estate valued at five times the initial single premium amount. When he turns 85 next birthday, his illustrated Death Benefit will be S\$3,719,507\*, more than six times the initial single premium payment. However, should he die from an accident before age 76 next birthday, **Prestige Life Gold** will pay an additional S\$2.8 million as Accidental Death Benefit to his loved ones, ensuring a possible total payout of at least S\$5.6 million. In this way, Jonathan preserves and builds a financial legacy for future generations. (Refer to Chart A)

## CHART A

### Immediate Estate Creation and Protection

#### Policyholder's Details

|                           |                         |
|---------------------------|-------------------------|
| Name                      | : Jonathan Tan          |
| Profession                | : Businessman           |
| Age at Entry              | : 40                    |
| Single Premium            | : <b>S\$553,340</b>     |
| Immediate Estate Creation | : <b>S\$2.8 million</b> |



## Enhanced living during the golden years

55-year-old businessman, Edwin Loh, with S\$2 million in liquid assets, has decided to bequeath S\$1 million to his estate. The remaining amount of S\$1 million will be set aside for his golden years.

However, Edwin could enhance his estate creation if he were to incorporate **Prestige Life Gold** into his estate and retirement planning. There are two possible scenarios for him to choose from:

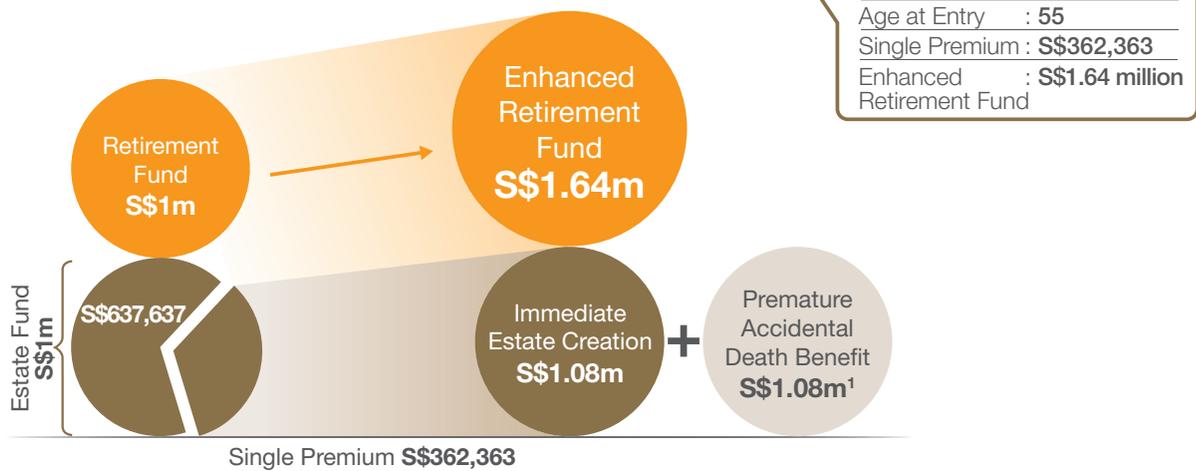
\* The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefit is illustrated based on assumption that the illustrated investment rate of return of the participating fund is at 4.75% p.a. At 3.25% p.a. illustrated investment rate of return, the illustrated Death Benefit will be S\$1,873,868, which is more than 3 times the initial single premium payment. The actual benefits payable will vary accordingly to the future performance of the participating fund.

### Scenario 1 - More for his retirement

To ensure he has S\$1 million for his estate, he can consider purchasing Prestige Life Gold, which creates an immediate estate of S\$1.08 million with a single premium payment of S\$362,363. The estate can be doubled to S\$2.16 million through a premature death payout in the event of his accidental death before age 76 next birthday. With this option, his retirement lifestyle has been enriched by S\$637,637. This provides him with a retirement fund of S\$1.64 million instead of just S\$1 million, to enjoy his golden years. (Refer to Chart B)

**CHART B**

#### Enhanced Retirement Fund

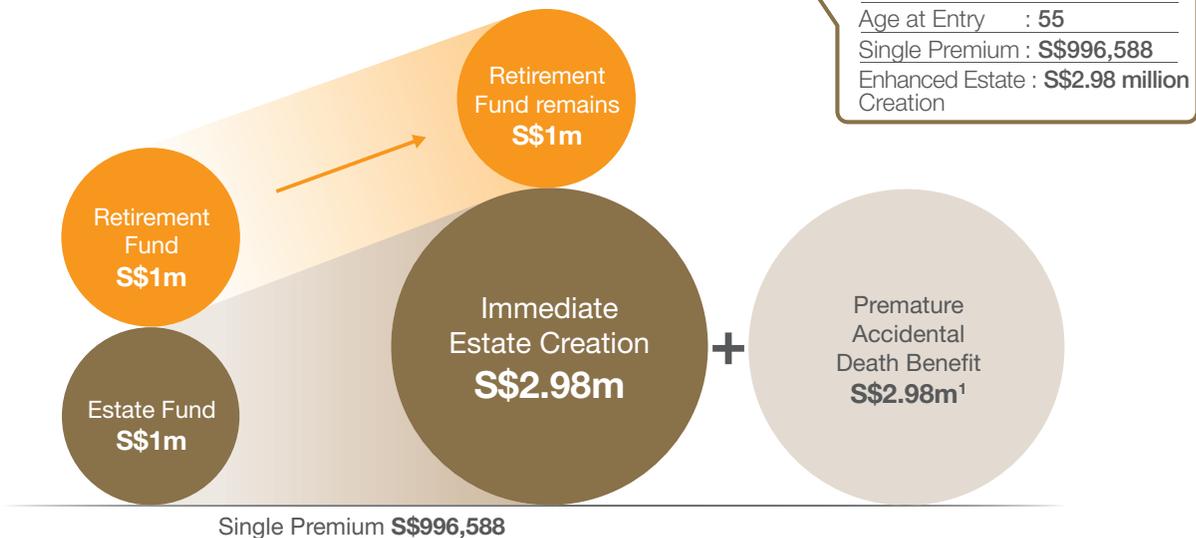


### Scenario 2 - More for his estate

If he chooses to set aside S\$1 million for retirement, the single premium of S\$996,588 can be used to easily create an estate of S\$2.98 million. In this way, he leaves a larger legacy for the future generation that is close to three times the amount he originally intended to. Similarly, should he pass away prematurely due to an accident before age 76 next birthday, his estate will receive S\$5.96 million. (Refer to Chart C)

**CHART C**

#### Enhanced Estate Creation



In either of these scenarios, Edwin will be considerably better off.

# 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.

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All ages specified refer to age next birthday.

The figures used are for illustrative purposes only. Please refer to the policy illustration and product summary for the exact values.

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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