

PRESTIGE LIFE REWARDS 5 SERIES

One-time commitment for a lifetime of payouts and a lasting legacy



#Lifeproof a lasting legacy of generational wealth

Designed to help you achieve your wealth goals, and leave behind a legacy for your future generations, **Prestige Life Rewards 5 Series** safeguards the wealth you've built over the years – giving you and your family a future to look forward to.

Have the flexibility to choose from two of our whole of life participating plans under **Prestige Life Rewards 5 Series**. You can either receive lifetime monthly payouts from as early as the 3rd policy year or have them from the 5th policy year onwards with a potentially higher policy value. The choice is yours!

In addition, both plans cover you against death and terminal illness for life – rest assured that your capital will be preserved for your future generations should the unfortunate happen. It's the smart way to sustain your future, your family, and your fortune.

Why should you consider Prestige Life Rewards 5 Series



One-time commitment, a lifetime of payouts

With a single premium payment, you can grow your wealth and receive attractive monthly payouts, for life. Or choose to transfer the policy and its lifetime payout benefit to your child, to flexibly support their standard of living.



Lifetime monthly payouts that match your wealth goals

Kickstart your lifetime payouts early from the 3rd policy year. You will receive total monthly payouts of up to 3.35% per annum¹ of the single premium paid.

If you prefer a policy with higher cash value, you can choose to start your monthly payouts from the 5th policy year and receive total monthly payouts of up to 3% per annum² of the single premium paid.

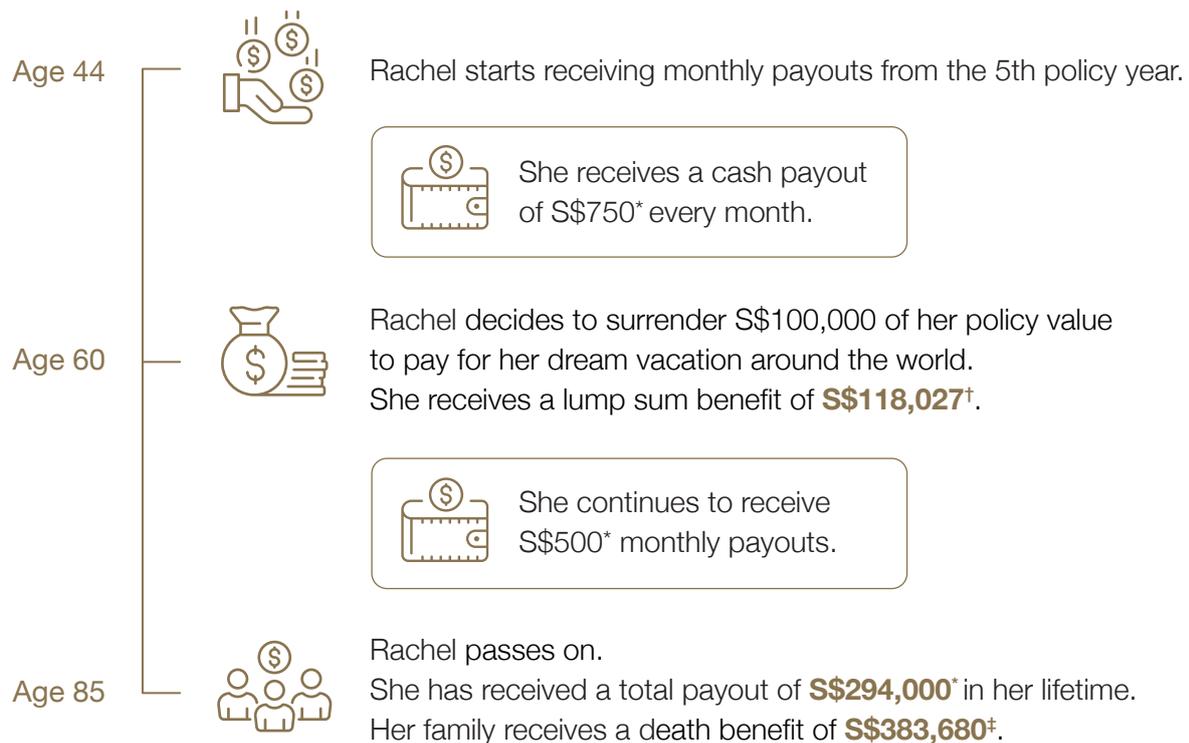


Support your changing financial needs

As we prioritise your financial flexibility, we've made sure that your policy has liquidity via a surrender value of 80% of the premium paid from day one. Should you prefer to receive a lump sum benefit or consider having a planned gift of love to your family in later years, your policy's sizeable cash value can support the financial choices you make.

Lifetime payouts with greater financial flexibility

Rachel Ong, aged 40, is a successful entrepreneur who leads a hectic life. As she eases into retirement, she wishes to reduce her workload and receive a regular passive income to supplement her lifestyle. At the same time, she prefers a policy with a higher cash value for good liquidity. Rachel decides to make a single premium payment of **S\$300,000** and sign up for **Prestige Life Rewards 5A**.



Total benefits received by Rachel and her family: **S\$795,707[§]**

2.65x single premium paid

All figures in the above illustration are based on Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a. and are subject to rounding.

* The figure comprises guaranteed and non-guaranteed benefits. Based on an IIRR at 3.00% p.a., the monthly payout received by Rachel is S\$533 from age 44 to age 60, and S\$355 from age 60 to age 85. The total monthly payouts received by Rachel at age 85 upon her passing is S\$208,836.

† The figure comprises total guaranteed and non-guaranteed surrender value plus remaining declared but unpaid cash bonus. Based on an IIRR at 3.00% p.a., the lump sum benefit received by Rachel upon partial surrender is S\$99,271.

‡ The total death benefit received by Rachel's family includes total guaranteed and non-guaranteed death benefit. Based on an IIRR at 3.00% p.a., the total death benefit received by Rachel's family is S\$297,497.

§ Based on an IIRR at 3.00% p.a., the total benefits received by Rachel and her family is S\$605,604 (2.02x single premium paid).

As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable may vary according to the future experience of the participating fund.

Lifetime payouts for two generations

Walter Zhang, aged 40 and married, has a 5-year-old daughter, Chloe. He wants to plan a comfortable retirement for himself and support Chloe's dreams in the future. Walter decides to make a single premium payment of **S\$300,000** and purchase **Prestige Life Rewards 5** for Chloe.



Walter starts receiving S\$837* monthly payouts from the 3rd policy year.

Chloe turns 30. She becomes an aspiring fashion designer and wants to launch her own label. Walter has two options:

1



Transfer his policy right to Chloe so that she would continue to receive the monthly payouts.



Chloe passes on at age 85. Her family receives a total of **S\$459,046[‡]** death benefit.

The two generations have received a total payout of **S\$783,432**.



Total payouts received by Walter: S\$231,012*



Total payouts received by Chloe: S\$552,420*

2



Surrender his policy and gift the lump sum benefit of **S\$309,301[†]** to Chloe to kickstart her career.

or

Total benefits received by Walter, Chloe and her family: S\$1,242,478[§]

4.14x single premium paid

All figures in the above illustration are based on Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a. and are subject to rounding.

* The figure comprises guaranteed and non-guaranteed benefits. Based on an IIRR at 3.00% p.a., the monthly payout received by Walter is S\$595, the total monthly payouts received by Walter at age 65 is S\$164,220, and the total monthly payouts received by Chloe from age 30 to age 85 is S\$392,700.

† The figure comprises total guaranteed and non-guaranteed surrender value plus remaining declared but unpaid cash bonus. Based on an IIRR at 3.00% p.a., the lump sum benefit received by Walter upon surrender is S\$277,651.

‡ The total death benefit received by Chloe's family includes total guaranteed and non-guaranteed death benefit. Based on an IIRR at 3.00% p.a., the total death benefit received by Chloe's family is S\$392,524.

§ Based on an IIRR at 3.00% p.a., the total benefits received by Walter, Chloe and her family is S\$949,444 (3.16x single premium paid) if Walter transfers his policy right to Chloe at age 65.

As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable may vary according to the future experience of the participating fund.

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 10 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.

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Start a conversation with your Great Eastern Financial Representative today and find out how we can help you protect your future, your family, and your fortune.

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¹ Based on an IRR of the participating fund at 4.25% p.a.. Based on an IRR at 3% p.a., the total monthly payouts is up to 2.38% p.a. of the single premium paid.

² Based on an IRR of the participating fund at 4.25% p.a.. Based on an IRR at 3% p.a., the total monthly payouts is up to 2.13% p.a. of the single premium paid.

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

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

The above 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.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Protected up to specified limits by SDIC.

Information correct as at 25 October 2021.

The Great Eastern Life Assurance Company Limited

(Reg No.1908 00011G)

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