



# Prestige Life Rewards Series

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

# Build a lasting legacy of generational wealth

Empowering you to attain your financial aspirations and establishing a lasting legacy for the future generations, the **Prestige Life Rewards Series** of plans safeguards the wealth you've built over the years. This ensures that you and your family can envisage a future of success and fulfilment.

Choose from three of our whole of life participating plans, available in Singapore Dollar or US Dollar<sup>1</sup> and enjoy lifetime monthly payouts from as early as the 2nd policy year or from the 5th policy year and with a potentially higher policy value.

In addition, all plans are tailored to cover you against death and terminal illness for life. You can be confident that your wealth is secured and is preserved for your future generations should the unfortunate happen.



## Your choice of 3 plans to match your wealth goals

For better liquidity with lifetime payouts in your choice of currency

### + Prestige Life Rewards 5 (SGD)

Receive total monthly payouts of up to 3.35% per annum<sup>2</sup> of the single premium paid, from the 3rd policy year. The monthly payouts consist of a guaranteed survival benefit and a non-guaranteed cash bonus.

### + Prestige Life Rewards 4 (USD)

Receive total monthly payouts of up to 4.10% per annum<sup>3</sup> of the single premium paid, from the 2nd policy year. The monthly payouts consist of a guaranteed survival benefit and a non-guaranteed cash bonus.

For higher accumulated value for your next generation

### + Prestige Life Rewards 5A (SGD)

Receive total monthly payouts of up to 3.00% per annum<sup>4</sup> of the single premium paid, from the 5th policy year. With a longer accumulation period before the first payout, your plan will have a potentially higher policy value as an inheritance for your loved ones.

- <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.
- <sup>2</sup> Applicable to Prestige Life Rewards 5 (SGD), based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a., the guaranteed monthly payout is 1.25% p.a. and the non-guaranteed monthly payout is up to 2.10% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed monthly payout is up to 1.09% p.a. of the single premium paid.
- <sup>3</sup> Applicable to Prestige Life Rewards 4 (USD), based on an IIRR of the participating fund at 5.20% p.a., the guaranteed monthly payout is 1.60% p.a. and the non-guaranteed monthly payout is up to 2.50% p.a.. At an IIRR of 3.95% p.a., the non-guaranteed monthly payout is up to 1.56% p.a. of the single premium paid.
- <sup>4</sup> Applicable to Prestige Life Rewards 5A (SGD), based on an IIRR of the participating fund at 4.25% p.a., the guaranteed monthly payout is 1.25% p.a. and the non-guaranteed monthly payout is up to 1.75% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed monthly payout is up to 0.88% p.a. of the single premium paid.

# How Prestige Life Rewards Series help to provide lifetime payouts



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

With a single premium payment, you can grow your wealth and receive monthly payouts for life. When the time is right, you can transfer the policy ownership to your child to continue receiving the monthly payouts and support their future.

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## Enjoy early payouts in your choice of currency

Choose between these two plans and get rewarded with lifetime payouts from as early as the 2nd policy year:

- **Prestige Life Rewards 5 (SGD)**  
Get total monthly payouts of up to 3.35% per annum<sup>2</sup> of the single premium paid, starting from the 3rd policy year.
  - **Prestige Life Rewards 4 (USD)**  
Get total monthly payouts of up to 4.10% per annum<sup>3</sup> of the single premium paid, starting from the 2nd policy year.
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## Your choice for a potentially higher inheritance amount

Enjoy a potentially higher policy value with Prestige Life Rewards 5A (SGD). Start your monthly payouts from the 5th policy year and receive total monthly payouts of up to 3.00% per annum<sup>4</sup> of the single premium paid.

Plus, enjoy the assurance of a comfortable inheritance to be passed down to your next generation.

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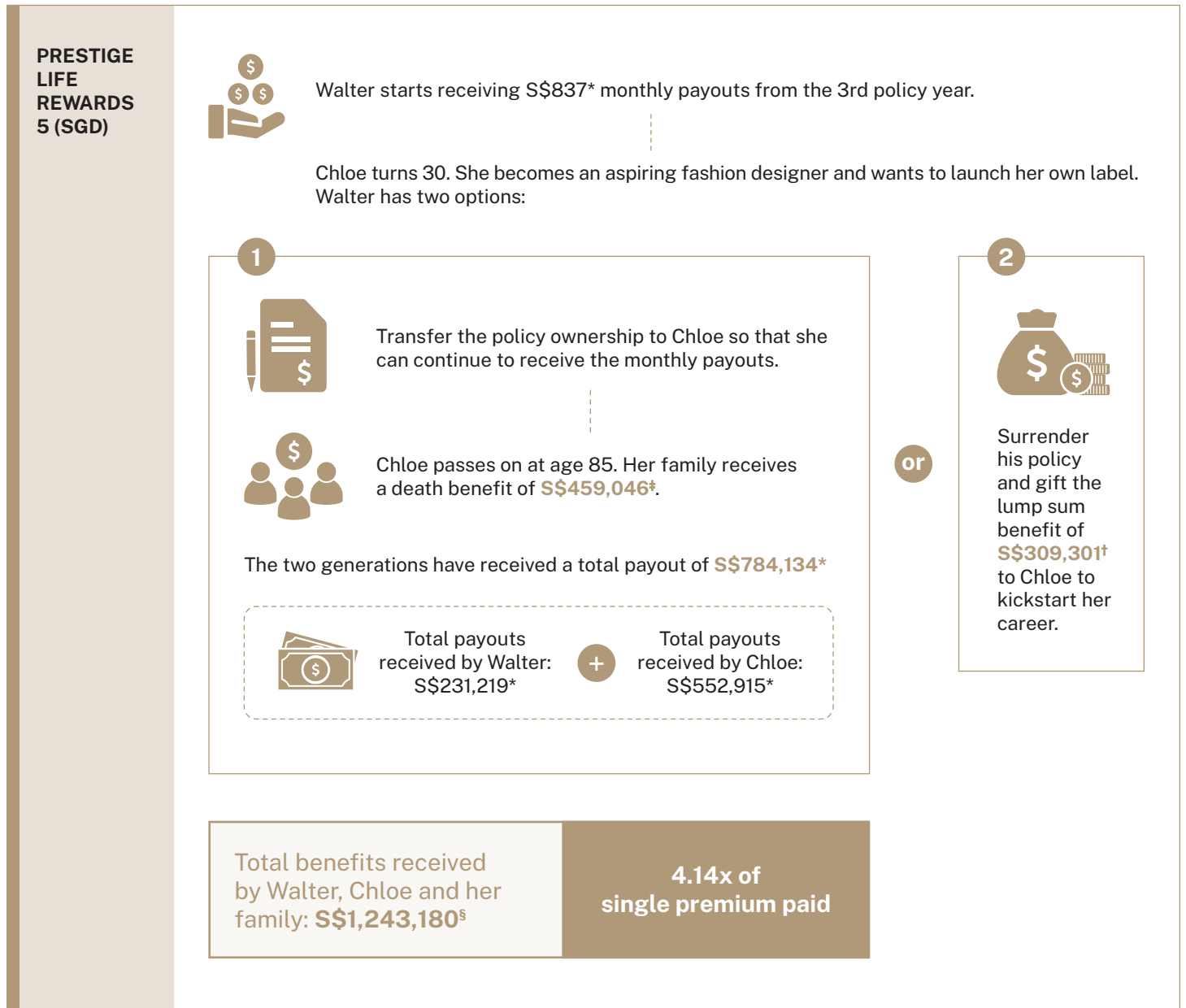
## Support your changing financial needs

As we prioritise your financial flexibility, we've made sure that with whichever plan you have chosen, you can enjoy liquidity via a guaranteed surrender value of 80% of the single premium paid from day one.

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# How Prestige Life Rewards 5 (SGD) helps you achieve greater liquidity with lifetime payouts from the 3rd policy year

Walter, 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 purchases **Prestige Life Rewards 5** for Chloe as the life assured.



All figures in the above illustration are based on 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\$585, the total monthly payouts received by Walter at age 65 is S\$161,621, and the total monthly payouts received by Chloe from age 30 to age 85 is S\$386,485. The two generations have received a total payout of S\$548,106.

† 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\$276,322.

‡ 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\$390,024.

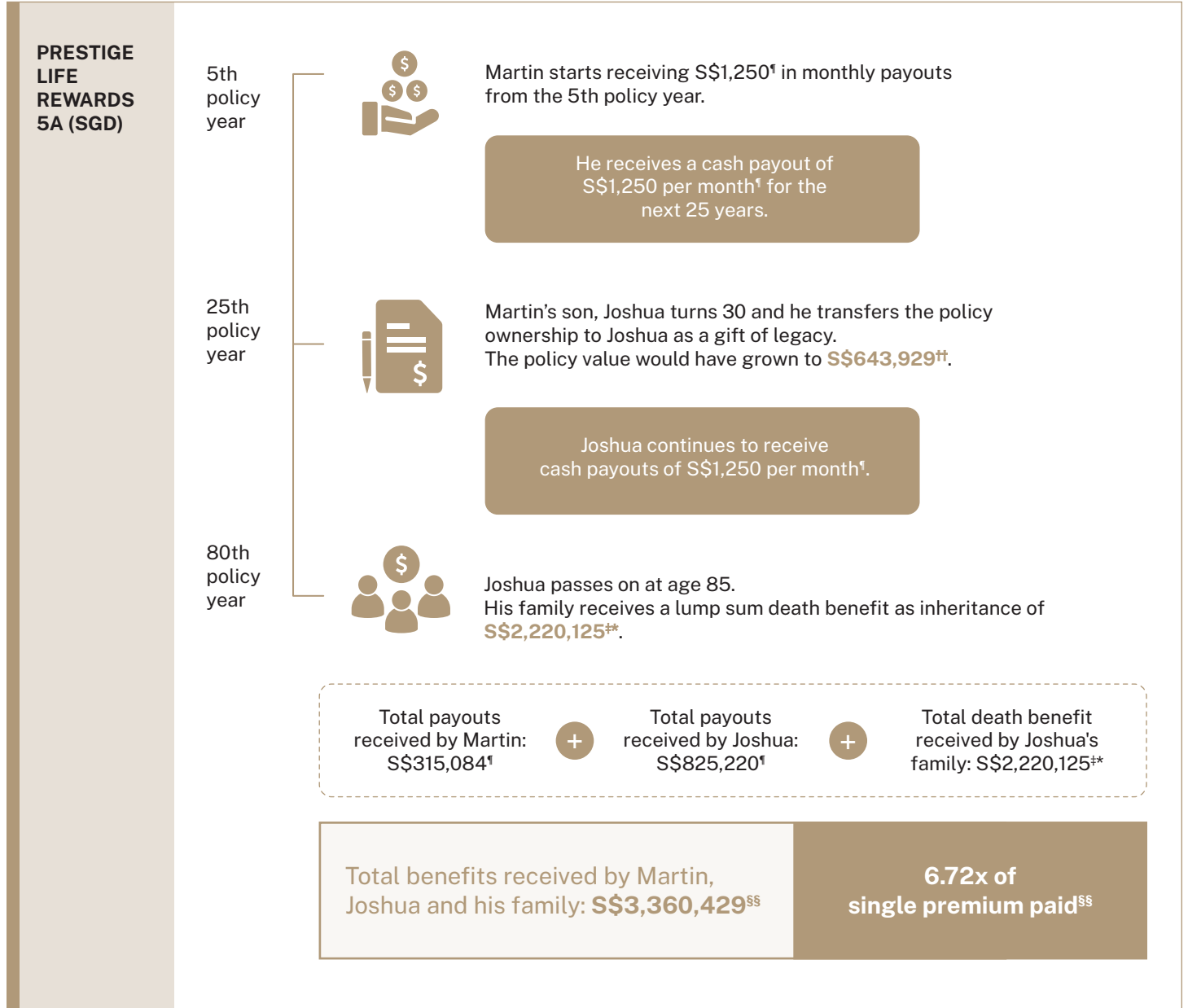
§ Based on an IIRR at 3.00% p.a., the total benefits received by Walter, Chloe and her family is S\$938,130 (3.12x of single premium paid) if Walter transfers his policy ownership to Chloe at age 65.

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.

# How Prestige Life Rewards 5A (SGD) enables you to leave a great inheritance for future generations

Martin, aged 40, is a businessman and has a 5-year old son, Joshua. He prefers a policy that provides a potentially higher accumulated wealth as an inheritance to support Joshua's dream in the future.

Martin chooses **Prestige Life Rewards 5A (SGD)** with the policy's monthly payout starting from the 5th policy year. He makes a single premium payment of S\$500,000 with Joshua as the life assured.



All figures in the above illustration are based on an IIRR of the participating fund at 4.25% p.a. and are subject to rounding.

<sup>†</sup> The figure comprises guaranteed and non-guaranteed benefits. Based on an IIRR at 3.00% p.a., the monthly payout is S\$888. The total payouts received by Martin and Joshua are S\$223,944 and S\$586,520 respectively.

<sup>††</sup> The figure comprises total guaranteed and non-guaranteed surrender value. Based on an IIRR at 3.00% p.a., the policy value is S\$523,448.

<sup>\*\*</sup> The figure comprises total guaranteed and non-guaranteed death benefit. Based on an IIRR at 3.00% p.a., the total lump sum death benefit received by Joshua's family is S\$1,379,440.

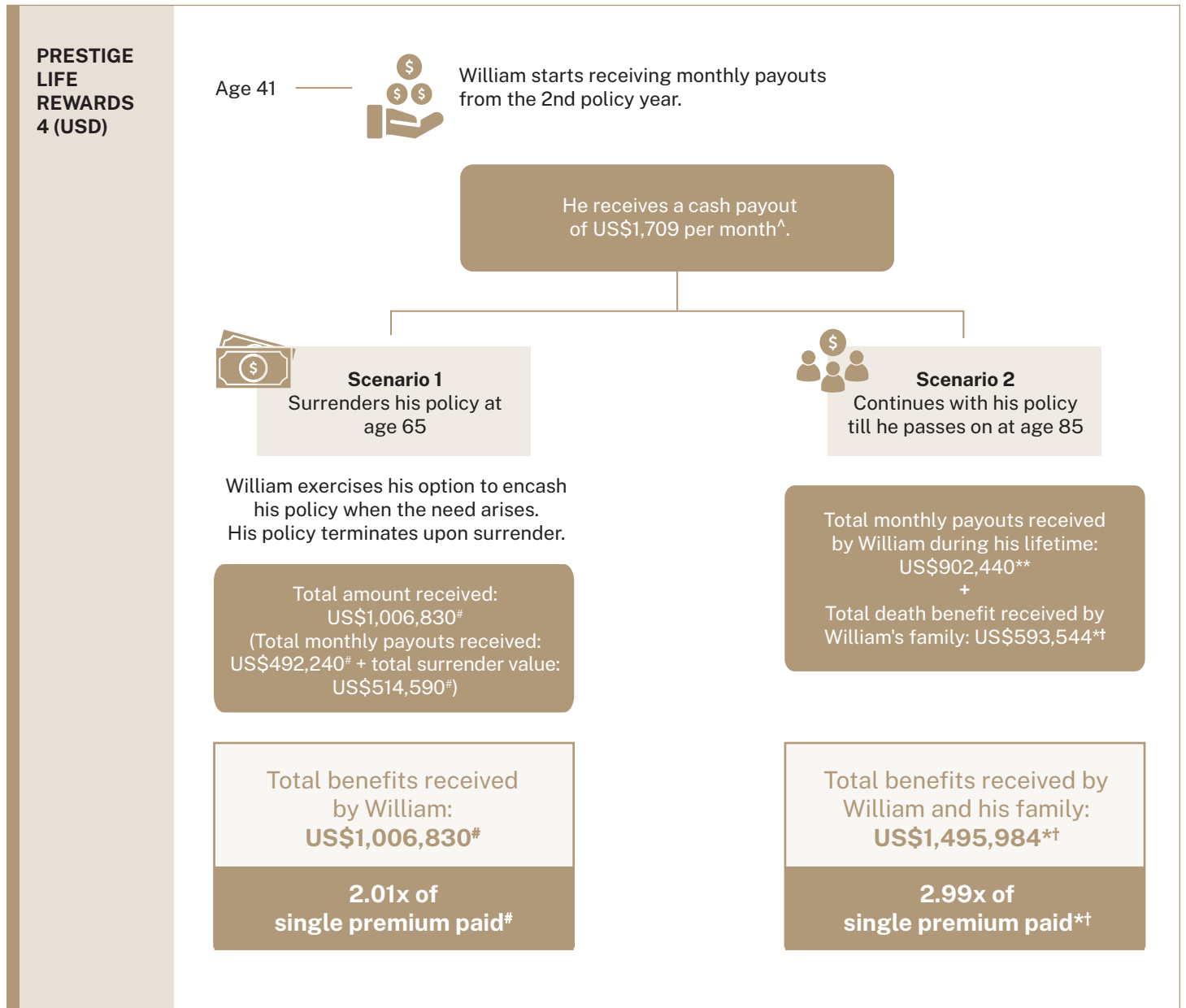
<sup>§§</sup> Based on an IIRR at 3.00% p.a., total benefit received by Martin, Joshua and his family during the policy term is S\$2,189,904 (4.38x of single premium paid) if Martin transfers his policy ownership to Joshua at age 65.

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.

# How Prestige Life Rewards 4 (USD) offers you greater liquidity with lifetime payouts from the 2nd policy year

William, aged 40, is a successful businessman in the food and beverage industry, plans starting for his retirement. He wishes to receive a regular passive income to supplement his retirement income.

He chooses **Prestige Life Rewards 4 (USD)** which offers him the currency option of US Dollars and this plan comes with earlier and higher monthly payout starting from the 2nd policy year. He makes a single premium payment of US\$500,000.



## Notes and Disclaimers

All ages specified refer to age next birthday.

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 1 March 2024.

# Reach for Great

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