



Prestige



# Prestige Harvest

Leave a lasting legacy.  
Enjoy your golden years.

# Secure your wealth 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.

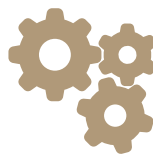


## Create a legacy to benefit generations

Prestige Harvest is a US Dollar<sup>1</sup> 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**



**Portfolio Diversification**



**Estate Liquidity**



**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.

# How Prestige Harvest helps to secure your legacy



## Enhance your wealth with attractive crediting rates

Enjoy an attractive guaranteed crediting rate for the first three policy years<sup>2</sup> to optimise your wealth potential without worrying about market volatility. In addition, your portfolio will benefit from loyalty crediting rates starting from the 11<sup>th</sup> year of your policy, increasing the value of your assets over time.

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## 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.

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## 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 year<sup>3</sup>.

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## Flexibility to meet your needs

Enjoy the assurance of a lifetime of high coverage without the need to make a long-term financial commitment – you can choose between a single premium plan or regular premium plan with premium payment term from 2 to 10 years. Furthermore, you have the option to make a partial withdrawal<sup>4</sup> or full surrender<sup>5</sup> to free up your cash flow, should the need ever arise.

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

<sup>3</sup> Only allowed for single premium policy with no premium financing or regular premium policy with planned premiums fully paid up. Acceptance of the new life assured is subject to underwriting. Other terms and conditions apply.

<sup>4</sup> Subject to applicable terms and conditions and charges. From the 11<sup>th</sup> policy year to 15<sup>th</sup> policy year, you may withdraw up to 5% of the policy's account value annually without incurring any withdrawal charges. For such partial withdrawal, the sum assured will not be reduced.

<sup>5</sup> Subject to surrender charges.



## 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.

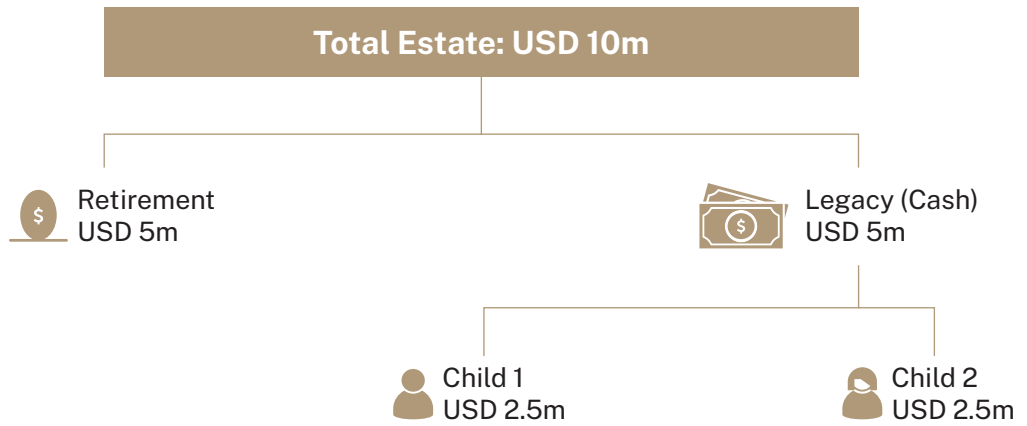
If death or terminal illness occurs	
Before	On or after
The policy anniversary following the Life Assured's 121 <sup>st</sup> birthday.	The policy anniversary following the Life Assured's 121 <sup>st</sup> birthday.
Benefits payable	
The Sum Assured or Account Value, less any outstanding debt, whichever is higher.	The Account Value less any outstanding debt.



# Secure a rich legacy without compromising your lifestyle

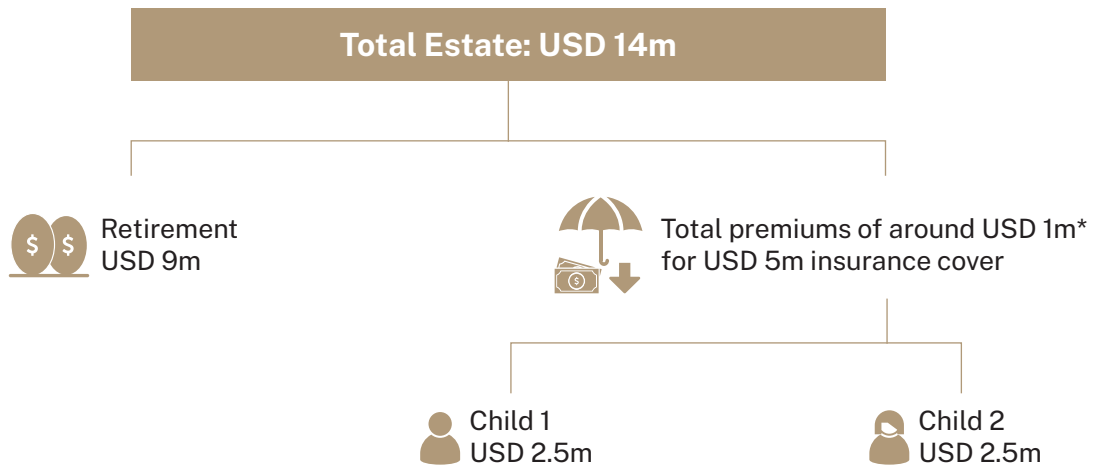
John, a 35-year-old businessman, is married with two children. He makes plans to pass on his legacy to his children to safeguard their financial future. At the same time, he wants to ensure that he has enough funds to enjoy a well-deserved, comfortable retirement.

## WITHOUT Prestige Harvest



## 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.

## 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**

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**Emergency working capital through a partial withdrawal**

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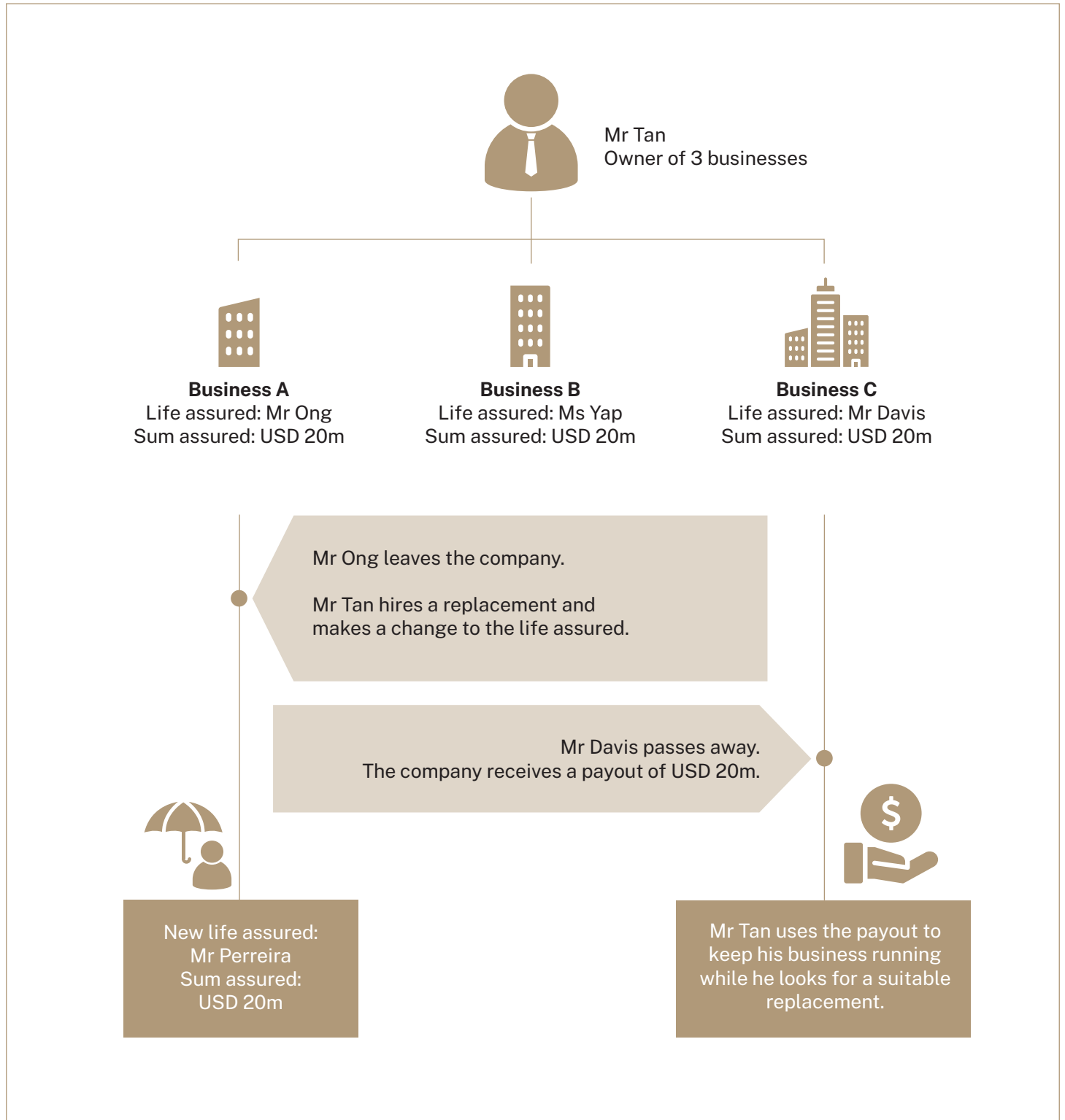


**Your business continuity and liquidity**

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## 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.



\* 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.

# Great Eastern

## A Leading Life Insurance Group In Singapore And Malaysia

Founded in 1908, Great Eastern is a well-established market leader and trusted brand in Singapore and Malaysia. With over S\$100 billion in assets and more than 13 million policyholders, including 10.5 million from government schemes, it provides insurance solutions to customers through three successful distribution channels – a tied agency force, bancassurance, and financial advisory firm Great Eastern Financial Advisers. The Group also operates in Indonesia and Brunei.


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 longest established Singapore bank, formed in 1932. It is now 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. Recognised for its financial strength and stability, OCBC Bank is consistently ranked among the World’s Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

## 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](https://greateasternlife.com)

 Email [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 3 October 2022.



# Reach for Great

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