

# PRESTIGE LIFE GOLD (SGD/USD)

Protection for a lifetime, a legacy for generations





## A single commitment for a lifetime of security

The power of your wealth can protect you for a lifetime and secure your loved ones for generations to come. With one single premium commitment, **Prestige Life Gold (SGD/USD)** is designed to meet your wealth management and legacy creation needs. The plan gives you whole of life financial protection against death and terminal illness. Coverage against death and terminal illness can be multiplied up to 3.15 times<sup>1</sup> or 3.45 times<sup>1</sup> of the basic sum assured for the SGD and the USD plans respectively. Plus, you have the option to extend the multiplier expiry age from 85 to 100.

**Prestige Life Gold (SGD/USD)** makes it easy to meet all your goals, whether it is for business, to protect your loved ones, create a lasting legacy or to increase wealth for your golden years.

<sup>1</sup>The Multiplier Benefit is a multiple of the basic sum assured, with such multiple depending on the life assured's age next birthday at entry when the policy commences. It will expire on the policy anniversary on which the life assured's age next birthday is equal to the multiplier expiry age of 85, unless the expiry age is extended to 100, using the Multiplier Extender. You have the option to extend the multiplier expiry age from age 85 next birthday to age 100 next birthday during every 3rd policy anniversary from the date of commencement. For more details, please refer to the Product Summary.

# Enhance your legacy to last for generations

**Prestige Life Gold (SGD/USD)** multiplies the benefits of your wealth. With the choice of growing your wealth in SGD or USD, you can achieve more of your financial goals easily.

## Why should you consider **Prestige Life Gold (SGD / USD)**



### **Enjoy high protection with certainty**

Lifetime coverage against death and terminal illness can be multiplied up to 3.15 times<sup>1</sup> or 3.45 times<sup>1</sup> of the basic sum assured for the SGD and the USD plans respectively.



### **Make the best choices at the right time**

Ensure that you are well covered with the option to continue enjoying the multiplier benefits of the plan when you opt to extend your multiplier expiry age from 85 to 100.

Whether your policy is purchased for your personal planning or business needs, you have the option to change the life assured as the need arises.



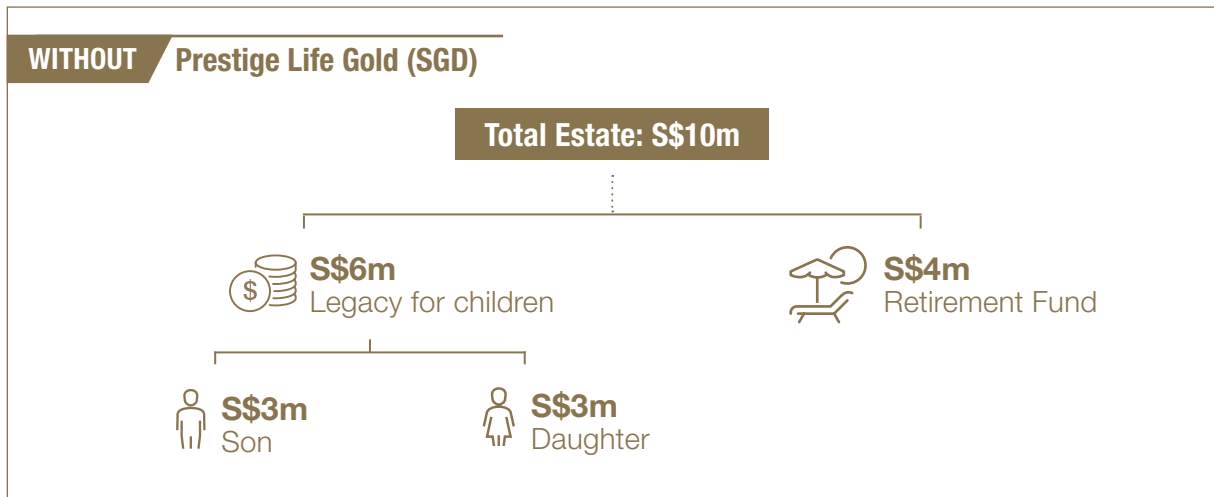
### **Maintain liquidity and financial flexibility**

Enjoy the assurance of having a minimum cash surrender value of at least 80% of your single premium from Day 1. What's more, with non-guaranteed bonuses added on to this plan, you can further enhance the cash value of your policy.

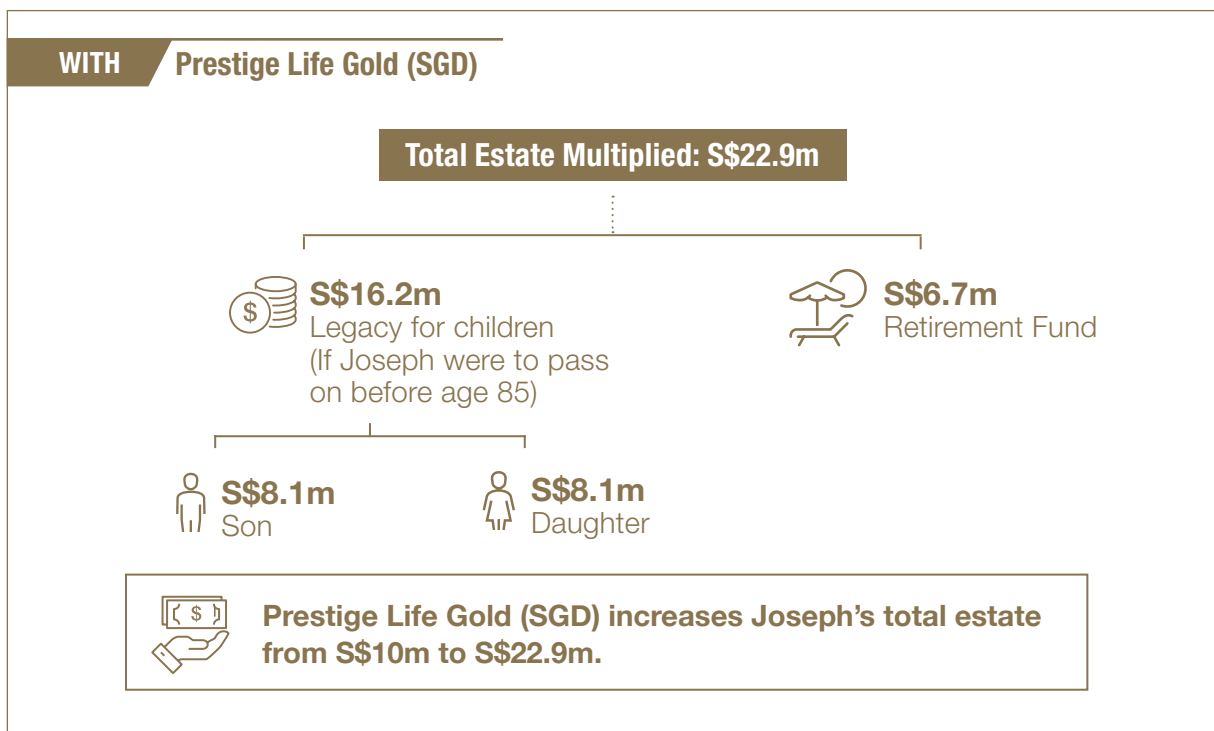
# Enhancing retirement and legacy funds with lifetime protection

Joseph Lim, aged 40, a businessman who is married with a son and a daughter, wishes to plan for his retirement and create an estate for his children.

He has S\$10 million in liquid assets of which he plans to set aside S\$4 million for his own golden years with his wife and S\$3 million each for his son and daughter.

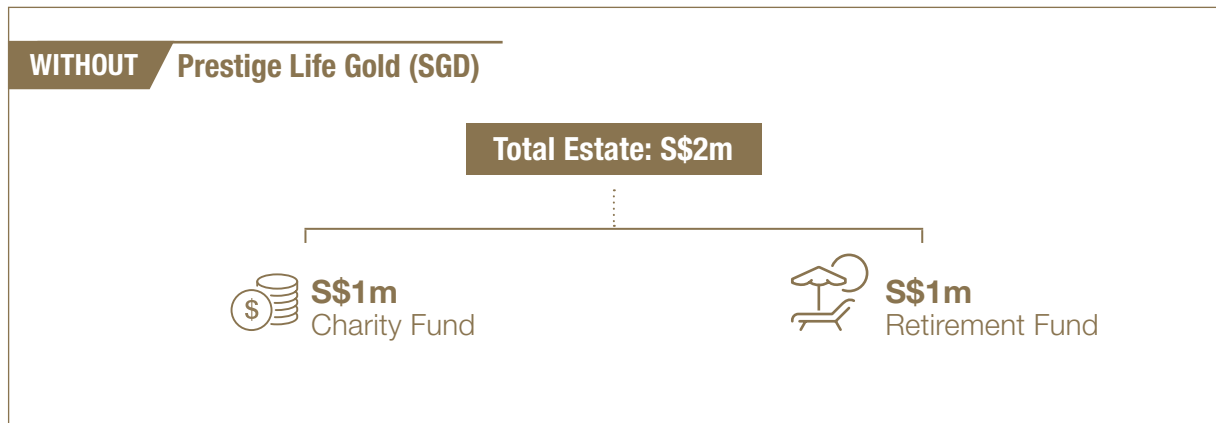


With a single premium of S\$3.3 million\*, Joseph purchases a **Prestige Life Gold (SGD)** plan. It increases his estate with S\$6 million sum assured and S\$16.2 million Multiplier Benefit<sup>1</sup>.

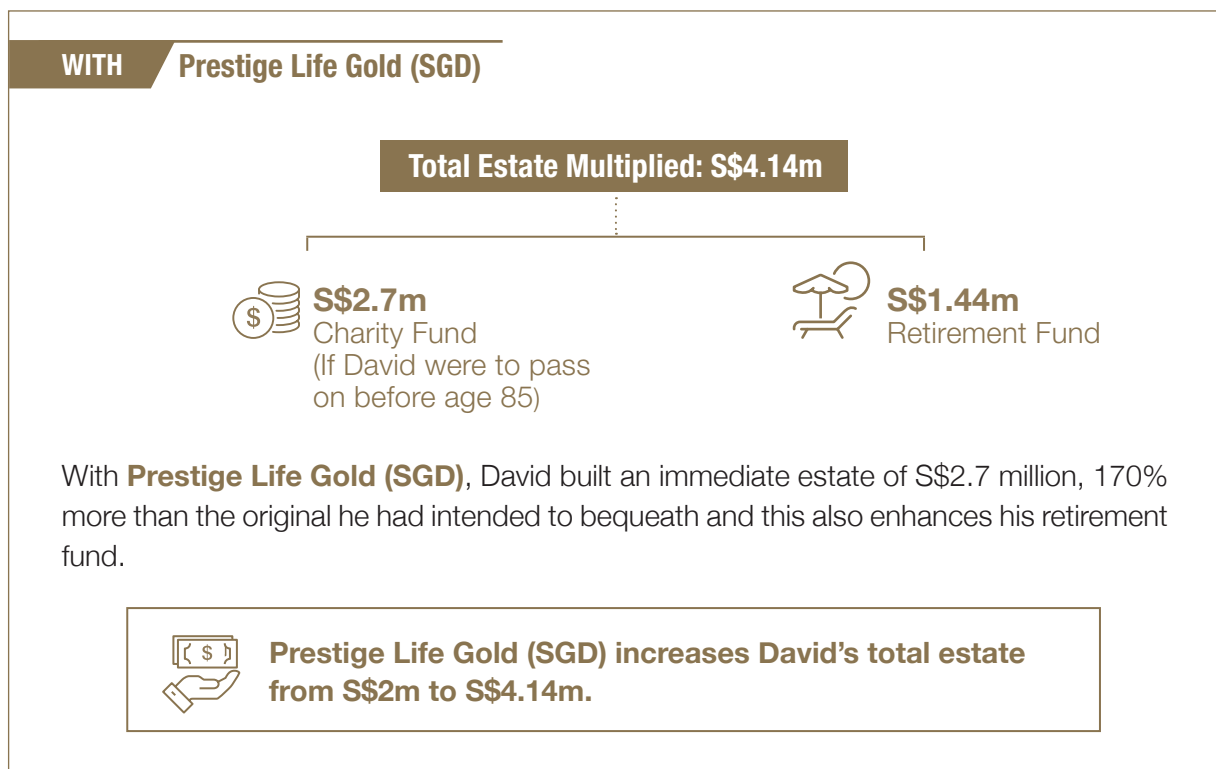


# Wealth creation and transfer

David Tan, single and aged 40, is a professor with S\$2 million in liquid assets, half of which he would like to bequeath to a charity upon his demise. The other half is set aside for his retirement.



David purchases a **Prestige Life Gold (SGD)** plan with a single premium of S\$553,450\*. It increases his estate with S\$1 million sum assured and S\$2.7 million Multiplier Benefit<sup>1</sup>.



\* The figures used here are in SGD, but the plan is also available in USD. 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 currency of the plan, 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 10 million policyholders, including 7.5 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 and has representative offices in China and Myanmar.

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.

### #Lifeproof your legacy to last for generations

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.

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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.

Prestige Life Gold (SGD) and Prestige Life Gold (USD) consist of a participating whole of life insurance plan and a non-participating term rider that covers both death and terminal illness. Please be aware that if the US Dollar is not your home currency, you will be exposed to foreign exchange volatility risk.

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. Please refer to the terms and conditions of the plan that are set out in the policy documents.

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.

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

Information correct as at 21 June 2022.

#### **The Great Eastern Life Assurance Company Limited**

(Reg No.1908 00011G)

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