



# 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. That is why **Prestige Life Gold (SGD/USD)** is designed to meet your wealth management and legacy creation needs.

With one single premium commitment, **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, whether it is for business, to create a lasting legacy or to increase your wealth for your golden years.



## Why Prestige Life Gold



### 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

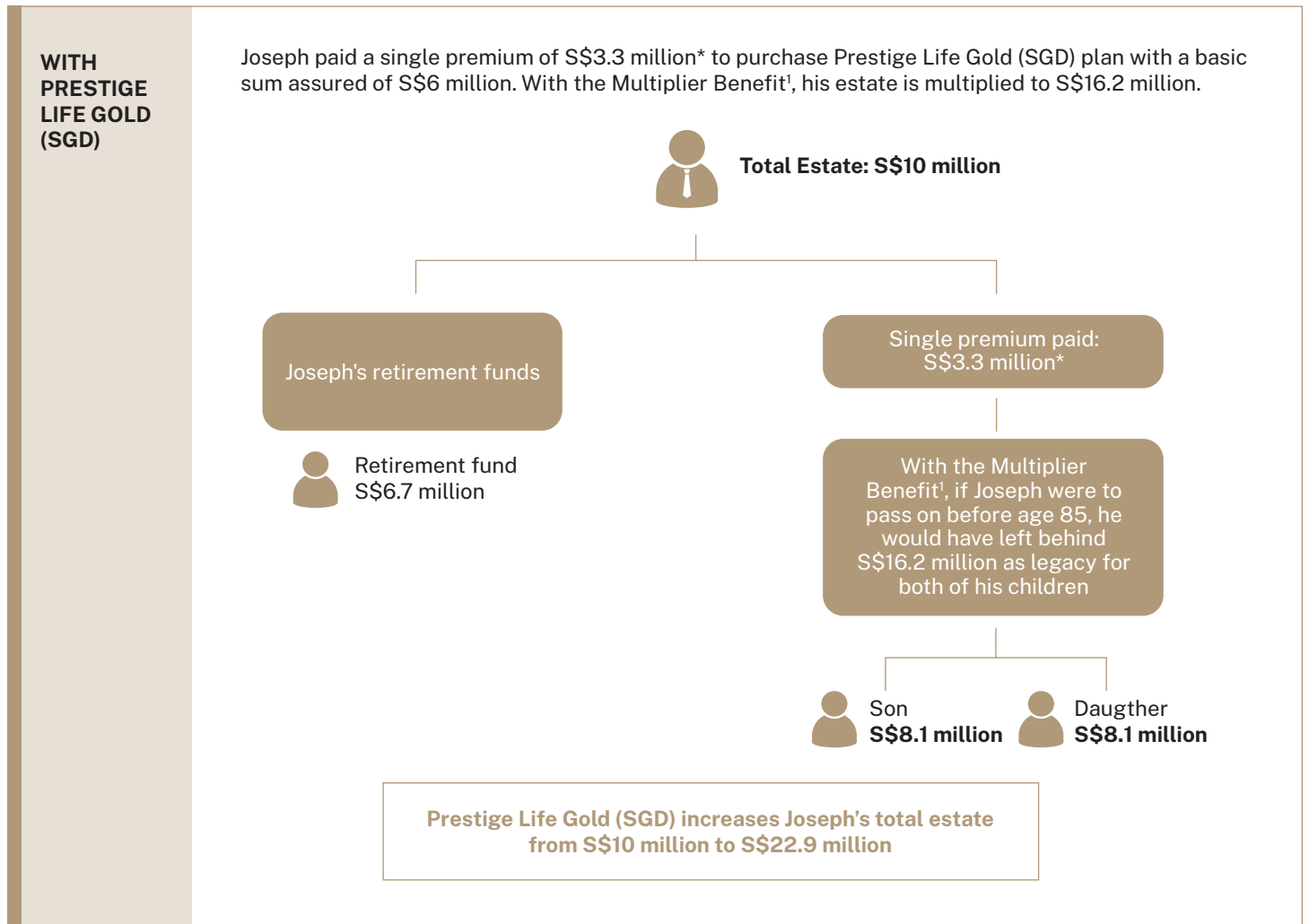
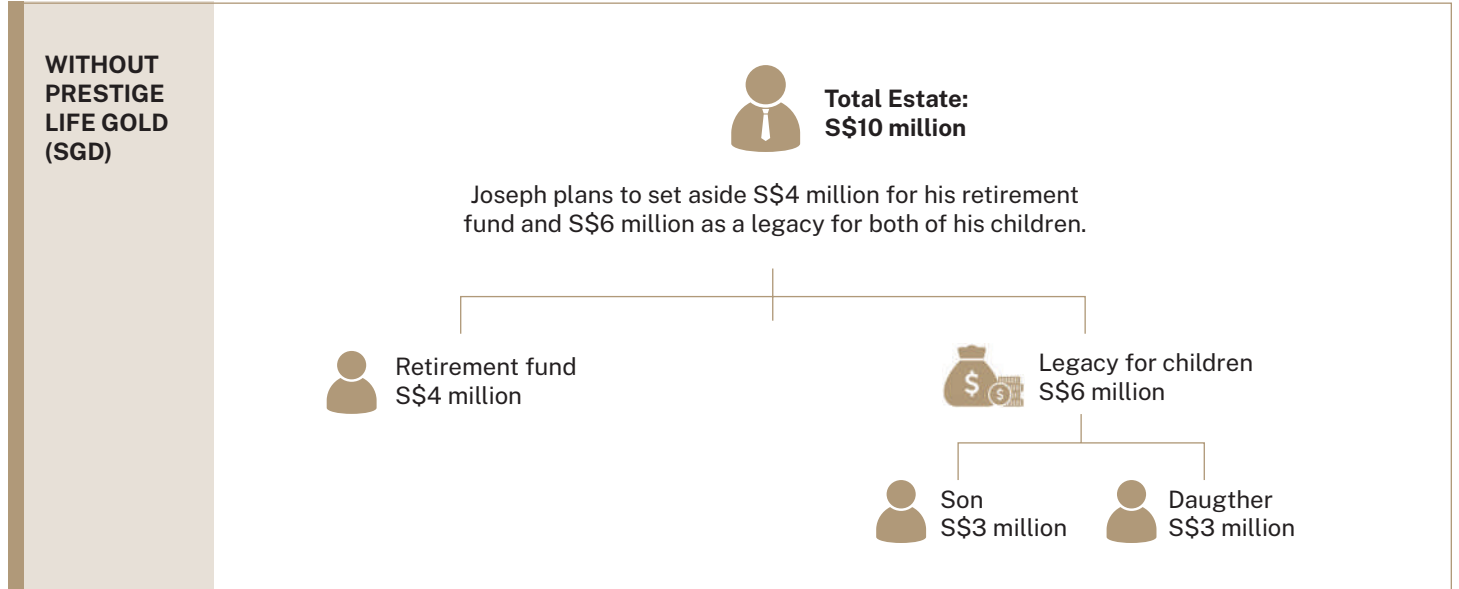
Enjoy the assurance of having a minimum cash surrender value of at least 80% of your single premium from day 1. What's more, with non-guaranteed bonuses added on to this plan, you can further enhance the cash value of your policy.

<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. The life assured has 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, provided that the option is utilised before the life assured is age 70 next birthday and if there are no previously approved claims and no current application(s) for a claim under this Policy or any other policies and riders issued by the Company on the same life assured. For more details, please refer to the Product Summary.

# How Prestige Life Gold enhances your retirement and legacy funds with lifetime protection

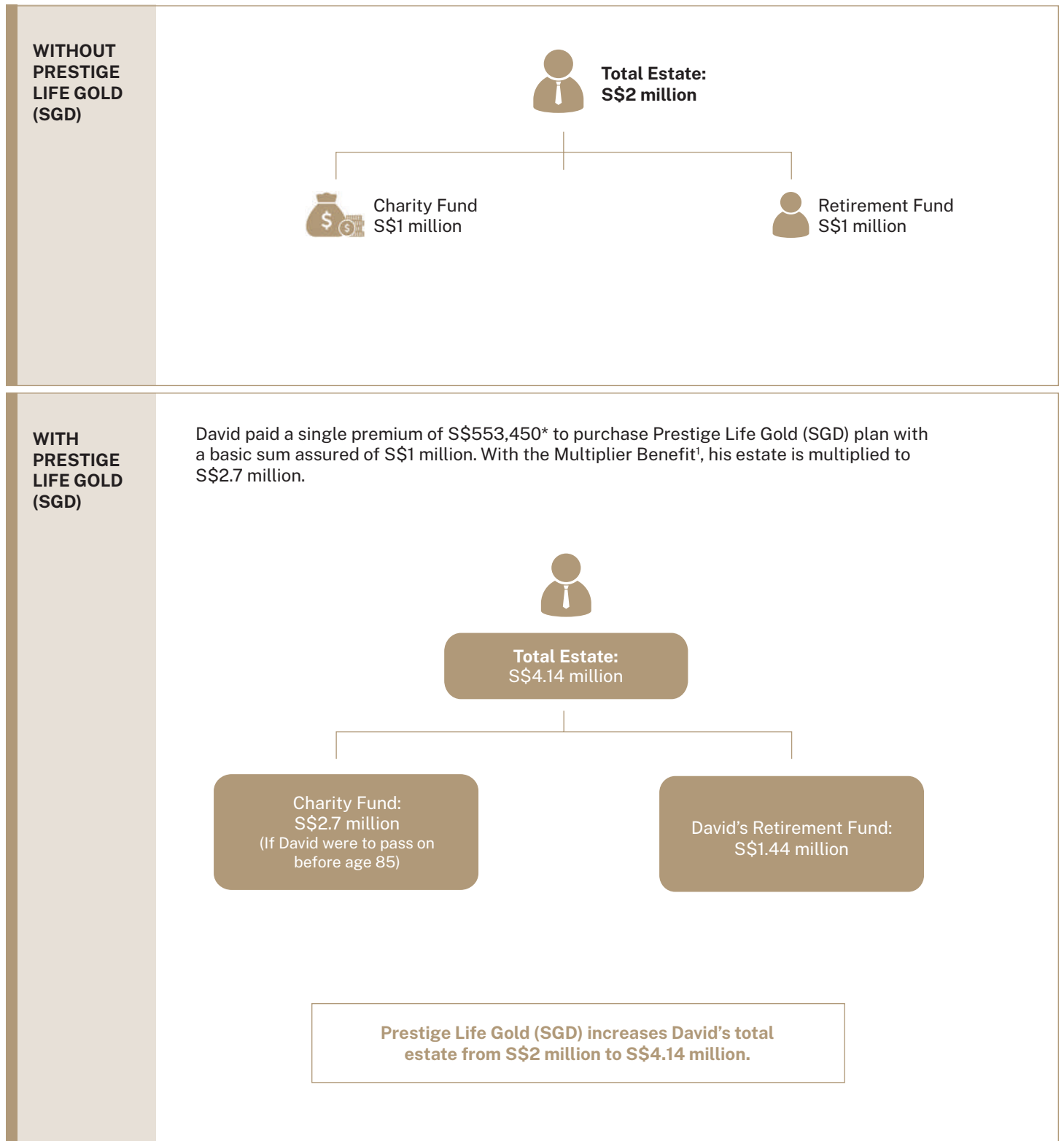
Joseph Lim, aged 40, a businessman who is married with a son and a daughter, wishes to plan for his retirement and create an estate for his children.

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.



# Here's how Prestige Life Gold creates wealth and legacy transfer

David Tan, single and aged 40, is a professor with S\$2 million in liquid assets. He wishes to bequeath half of his asset to a charity upon his demise, and set aside the other half for his retirement.



\* 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.

## Notes and Disclaimers

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.

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 the Chinese versions, the English version shall prevail.

Protected up to specified limits by SDIC.

Information correct as at 15 May 2024.

## Reach for Great

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