



中国太平
CHINA TAIPING

INFINITE Harvest Plus

A string of wealth worth a lifetime of harvests



中国太平保险(新加坡)有限公司
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

A Heritage of Assurance

China Taiping Insurance Group Limited (“China Taiping”) is a large transnational financial and insurance group. Putting its customers first, China Taiping effectively delivers an all-in-one comprehensive financial solution. Our scope of businesses encompasses life and general insurance, reinsurance, pension insurance, assets management, securities brokerage and many others.

China Taiping Insurance Group



Established in Shanghai
since 1929



Listed on Hong Kong Stock Exchange
since 2000



Global presence of 24 subsidiaries
Mainland China, Hong Kong, Macau, North America, Europe, Oceania, East and Southeast Asia



Achieved Global Fortune 500
since 2018



Total assets of HKD 1,443 billion
as of June 2022

China Taiping Insurance Singapore



Long heritage in Singapore
since 1938



Financial Strength:
S&P: A- I AM Best: A



Paid-up capital of SGD 210 million (as of April 2020) and will continue to be strengthened as business grows

It Starts With a Single Pearl of Wisdom

Every journey starts with a single step; a lustrous pearl is formed with layer upon layer of effort. A single wise decision is the first step towards a future of comfort and security. Commitment and perseverance are the layers that shape the future into a wealth of possibilities.





More than a promise of a lifetime of financial security

Build upon your wealth to leave behind a legacy that will benefit your loved ones, or secure the retirement lifestyle you desire with Infinite Harvest Plus. Ensure that your every effort enriches your future and ultimately forms a string of wealth that fulfills your dream of an infinitely rewarding existence.

KEY BENEFITS

A lifetime of comfort and financial security

Enjoy a continuous stream of monthly cashback up to age 120:

- For single premium payment : from the beginning of the 37th policy month.
- For two or three years premium payment term : from the beginning of the 49th policy month.

You may use the monthly cashback for your desired lifestyle or choose to accumulate¹ them with us to build up your reserves for future use.

Keep your string of wealth intact

Appoint a Secondary Life Insured² to guarantee policy continuity so that your string of wealth remains intact and your loved ones can continue to enjoy the policy benefits.

Preserve the core of your investment

100% of your capital is guaranteed³ from as early as the end of the 4th policy year, so you can access your funds whenever you need them.

Have the luxury of a short premium commitment

Choose a premium payment term that suits your financial goals. Select to pay with a single premium or over a period of two or three years.

A gift of assurance and legacy

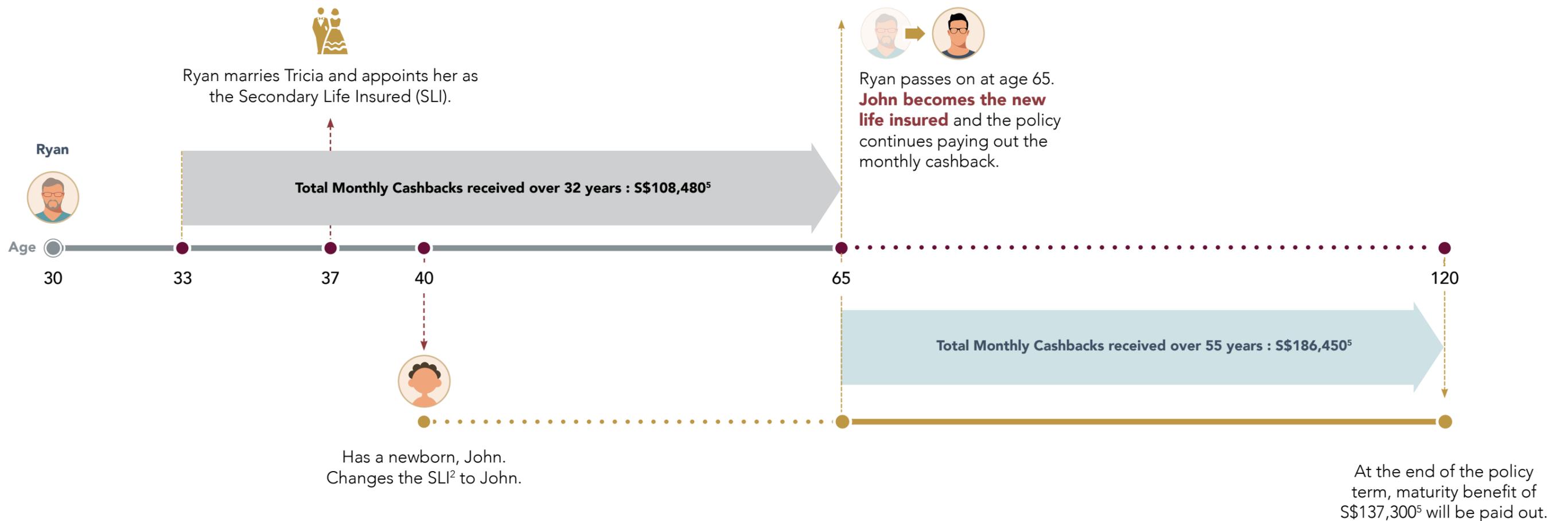
Live your life to the fullest knowing that your loved ones will be protected, should the unfortunate occur. Infinite Harvest Plus pays out a lump sum death benefit⁴ as a legacy to your loved ones.



Scenario 1 | Wealth Accumulation Across Generations

Ryan, aged 30, wants to grow his savings to leave behind a legacy of comfort and financial security for his loved ones. He chooses Infinite Harvest Plus and opts for a single premium payment of S\$100,000.

Guaranteed Monthly Cashback : S\$75 from the beginning of 37th policy month
Non-guaranteed Monthly Cashback⁵ : S\$207.50 from the beginning of 37th policy month
Total Monthly Cashback⁵ : S\$282.50 from the beginning of 37th policy month



Total Payout: S\$432,230⁵

Total Payout / Single Premium: 432%⁵

Single premium paid is also fully guaranteed³ at the end of policy year 4.



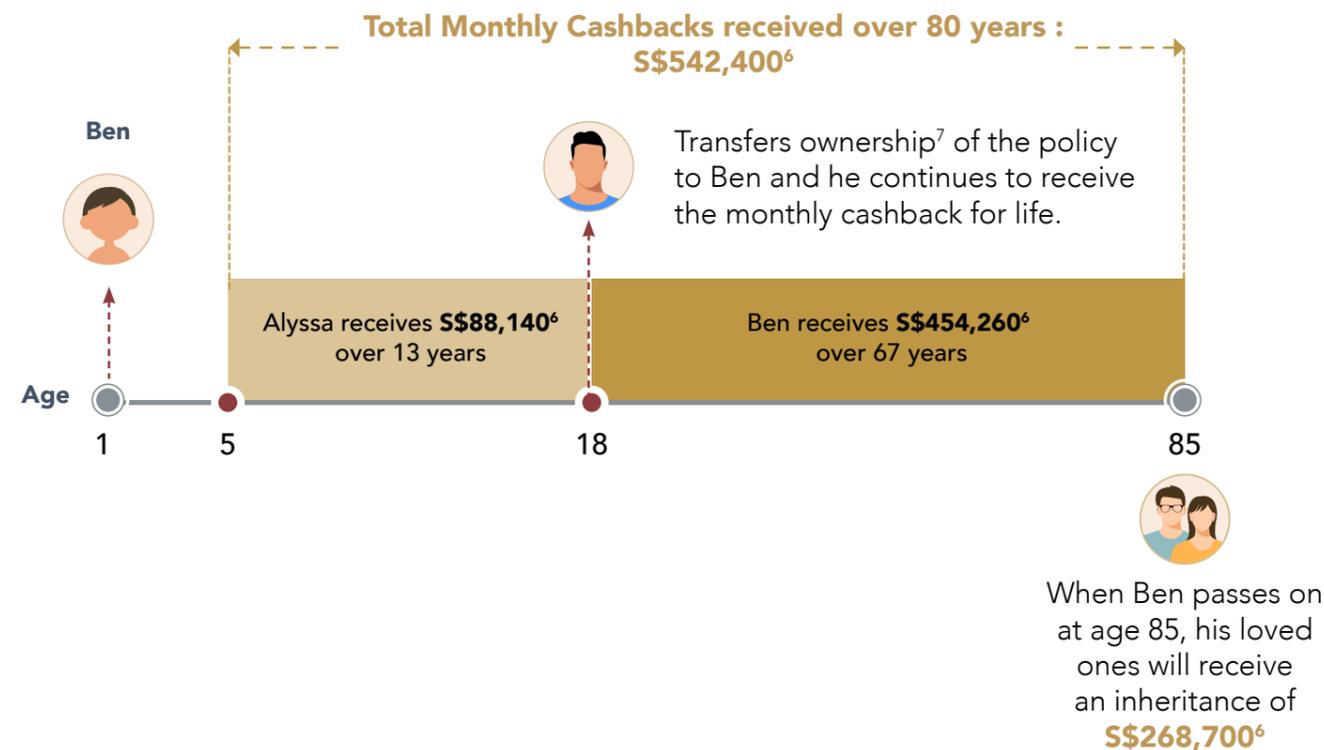
Scenario 2 | Steady Income for Life's Changing Needs

Alyssa is a new mother and she wants a steady supplementary income for financial security hence she decided to purchase Infinite Harvest Plus, with a yearly premium of S\$100,000 for two years. She has the intention to transfer the plan to her son, Ben, when he turns 18.

Guaranteed Monthly Cashback : S\$150 from the beginning of 49th policy month

Non-guaranteed Monthly Cashback⁶ : S\$415 from the beginning of 49th policy month

Total Monthly Cashback⁶ : S\$565 from the beginning of 49th policy month



Total Payout: S\$811,100⁶

Total Payout / Total Premiums Paid: 406%⁶

Total premiums paid is also fully guaranteed³ at the end of policy year 5.



Footnotes

- The prevailing interest rate is non-guaranteed and subject to change with 30 days' written notice.
- Subject to terms and conditions. Please refer to the Product Summary for specific conditions to appoint the secondary life insured.
- For single premium payment, the single premium paid will be guaranteed at the end of the 4th policy year. For premium payment term of 2 or 3 years, the Total Yearly Premiums Paid will be guaranteed 3 years after the end of the premium payment term. Total Yearly Premiums Paid refers to the total yearly premiums paid that are based on a yearly payment mode, regardless of the actual premium payment mode.
- A lump sum death benefit comprising the following, less any amount owing to us, will be payable:
 - higher of (105% of the Single Premium (for single premium payment) or Total Yearly Premiums Paid (for premium payment term of 2 or 3 years) less all guaranteed monthly cashbacks paid to-date) or the guaranteed surrender value,
 - a non-guaranteed terminal dividend, and
 - any accumulated monthly cashbacks deposited with us plus interest accrued.

However, if the life insured dies due to any causes other than accident within 1 year from the issue date, 100% of the total premiums paid, without interest, will be payable instead.

- Based on Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. For an IIRR of 3.00% p.a., the values are: non-guaranteed monthly cashback = S\$102.50, total monthly cashback = S\$177.50; total monthly cashbacks received over 32/55 years = S\$68,160/S\$117,150; maturity benefit = S\$129,400, total payout = S\$314,710 and total payout / single premium = 315%. The actual benefit payable may vary according to the future performance of the Participating Fund.
- Based on IIRR of 4.25% p.a. For an IIRR of 3.00% p.a., the values are: non-guaranteed monthly cashback = S\$205, total monthly cashback = S\$355, total monthly cashbacks received over 13/67/80 years = S\$55,380/S\$285,420/S\$340,800, inheritance = S\$254,100, total payout = S\$594,900 and total payout / total premiums paid = 297%. The actual benefit payable may vary according to the future performance of the Participating Fund.
- Transfer of policy ownership via assignment is allowed anytime while the policy is in force. Both the assignor and the assignee must attain at least 18 years of age at the time of assignment.

All ages mentioned in this marketing material are based on age next birthday. All diagrams in this marketing material are not drawn to scale. The relevant figures are rounded numbers and for illustrative purposes only. Please refer to the Product Summary for the list of terms and conditions.

Important Notes

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. This marketing material is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs.

You should seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this plan is suitable for you. This marketing material is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out in the policy contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact China Taiping Insurance (Singapore) Pte. Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is accurate as of 2 September 2022.

中国太平保险(新加坡)有限公司

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