



中国太平
CHINA TAIPING

INFINITE *Universal*

The finishing touch for your legacy



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 across Mainland China, Hong Kong, Macau, North America, Europe, Oceania, East and Southeast Asia



Achieved Global Fortune 500 since 2018



Total assets of RMB 820 billion as of March 2020

China Taiping Insurance Singapore



Established since 1938



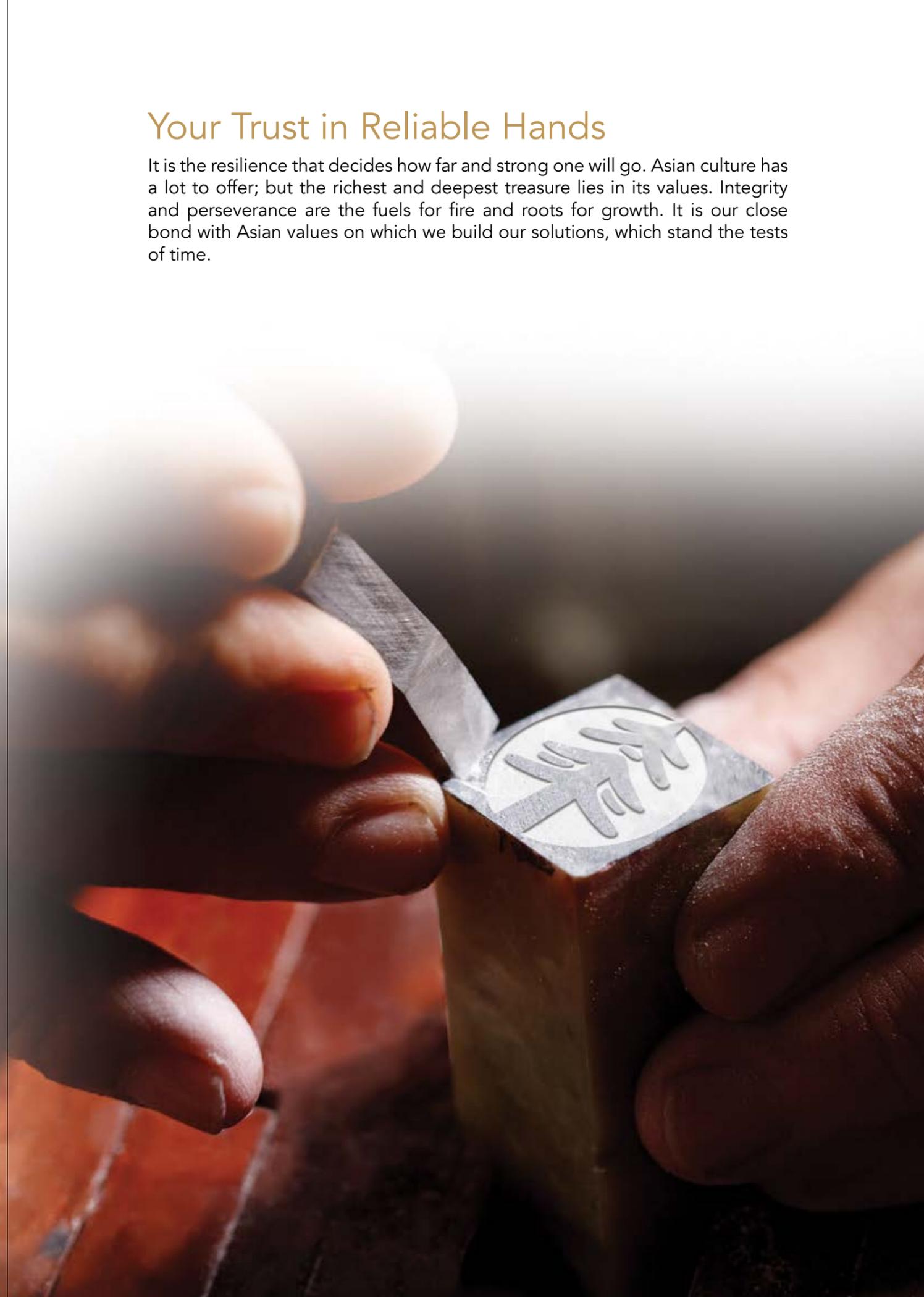
Financial Strength:
S&P: A- | A.M Best: A



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

Your Trust in Reliable Hands

It is the resilience that decides how far and strong one will go. Asian culture has a lot to offer; but the richest and deepest treasure lies in its values. Integrity and perseverance are the fuels for fire and roots for growth. It is our close bond with Asian values on which we build our solutions, which stand the tests of time.





*The finishing touch
that's everlasting*

Just like the clay undergoes a series of processes before it finally becomes a masterpiece, it takes a lifetime of hard work and great foresight to cast a dream into reality.

Shaping and building a legacy for your family requires wisdom, thoughtful planning, and commitment. And now the moment has arrived to give this dream a finishing touch by transferring it to your loved ones. A seamless new beginning for your masterpiece to live on - from generation to generation.

Infinite Universal is a universal life plan denominated in US dollars. It offers various options and flexibilities for you to better manage your legacy while enjoying high insurance coverage.

Key Benefits

Coverage against Death and Terminal Illness

A well thought-out plan prepares for the unexpected. Infinite Universal pays out high insurance coverage against Death and Terminal Illness. In the event of a Terminal Illness, it will pay out 100% of the death benefit, up to USD 2 million¹.

Life Insured Options

It is in your hands how you want to mould and shape your plan. You can choose between Single or Joint Lives.

Guaranteed Rate of Charges

Be in control of your wealth as the rates are guaranteed to remain unchanged throughout the policy term.

Quit Smoking Incentive² (QSI)

When there is a crack, fill it with gold. Infinite Universal rewards you when you lead a healthy life. It allows you to enjoy non-smoker rates for the first three years and will continue to enjoy these rates if you have quit smoking for at least 12 consecutive months.

Flexibilities

It is the flexibility that empowers you to make the best decisions. You can decide the premium amount³ and the frequency of payment.

You may have a change in your planning, hence Infinite Universal provides you the option to change the life insured⁴ for either Single or Joint Lives policies at a later stage.

Free Partial Withdrawal⁵

For emergency needs, you may make a partial withdrawal with no charges incurred from the 6th policy year onwards.

No-Lapse Guarantee (NLG) Privilege

A pot undertakes fire to demonstrate its strength. Likewise, the NLG⁶ privilege enables the policy to remain in force for the first five years even when the account value is insufficient to maintain the policy.

Attractive Crediting Interest

You can grow your wealth steadily and securely with an attractive crediting interest of minimum 2.0% per annum guaranteed.



Build a legacy that makes your presence eternal

Infinite Universal can be tailored to help you achieve any of your three financial needs.

Beyond building the inheritance you will leave, it could also preserve your wealth, be a gift for your family, or help the continuity of your business.

∞ Legacy Planning

Preserve your legacy with Infinite Universal to provide for generations to come.

∞ Estate Planning

Distribute your wealth among your heirs without any challenges. By offering liquidity to your empire, Infinite Universal promises seamless wealth transfer and maintains family harmony.

∞ Business Continuity

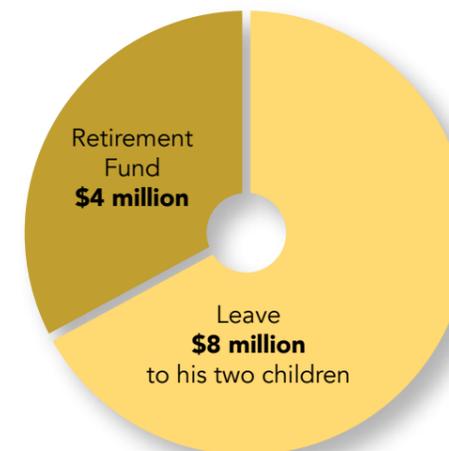
Ensure that your business is secure so that it continues to grow regardless of any financial instability that may strike or an unexpected loss of key business partners.

Scenario 1: Legacy Planning and Wealth Preservation

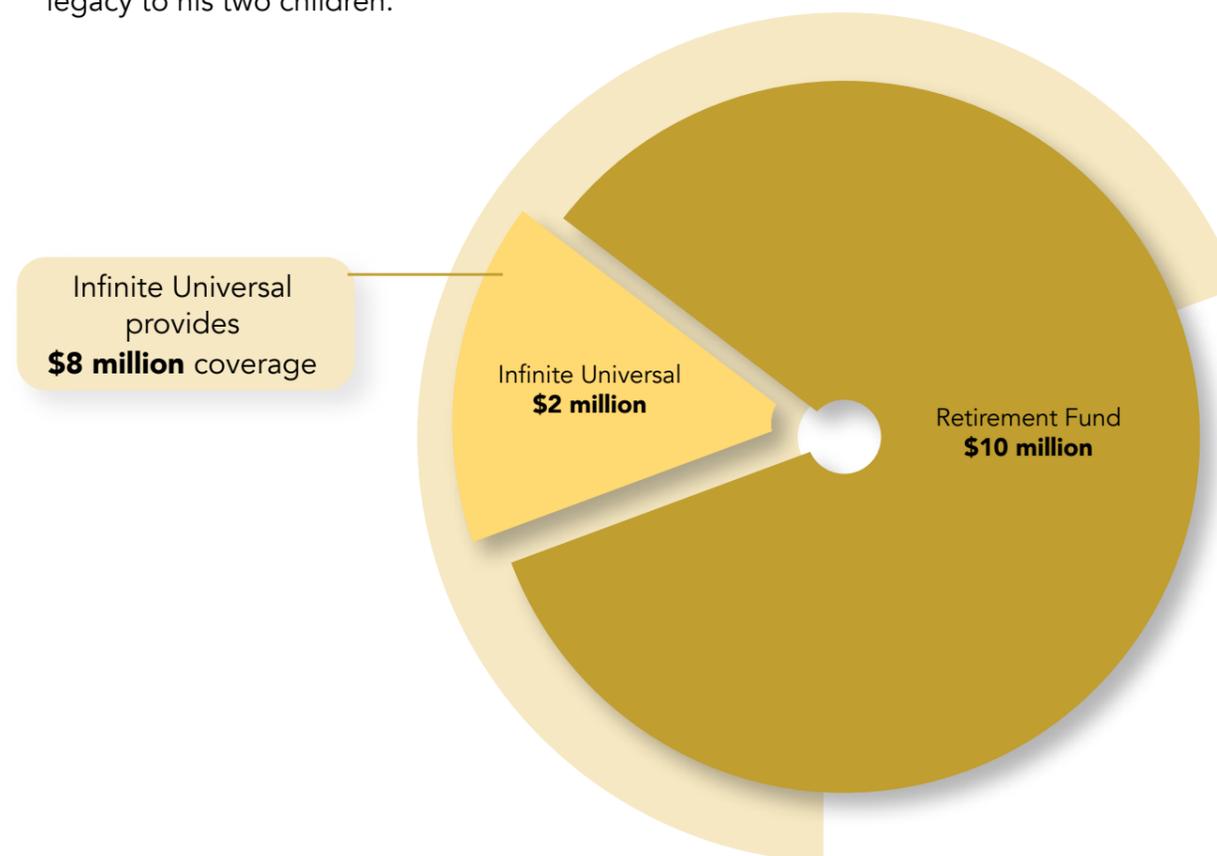


has assets worth \$12 million, out of which \$4 million is his retirement fund; he plans to leave the balance of \$8 million to his two children.

Barry, aged 35,



By using \$2 million to purchase Infinite Universal with \$8 million coverage, he now has \$10 million to enjoy his golden years, while the policy payout will serve as his legacy to his two children.



With a bigger allocation to his retirement fund, Barry can pursue his retirement dreams and live life to the fullest.



Scenario 2: Estate Planning



James, aged 55,

wishes to distribute his estate fairly between his two children, **Jason** and **Jocelyn**, and to provide his wife, **Judy**, with sufficient financial stability upon his passing.



Jason

has been helping James since his graduation with the family business that is worth \$10 million.



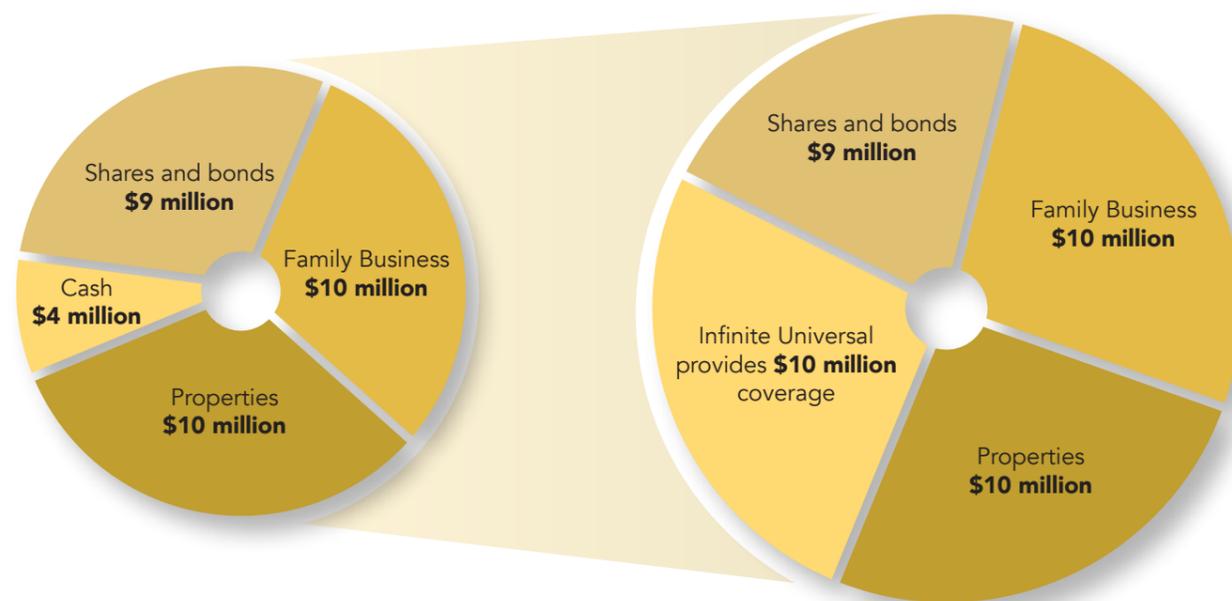
Jocelyn

has passion in arts painting and wants to set up her own art gallery and have her own exhibition.

James can increase his estate value by using \$4 million cash to purchase Infinite Universal with \$10 million coverage.

Without Infinite Universal : \$33 million

With Infinite Universal : \$39 million



How James allocates his assets:



Judy gets \$13 million:

- Properties : \$10 million
- Payout from Infinite Universal : \$3 million

This shall be adequate to provide Judy a comfortable life in her golden years.

Jason gets \$13 million:

- Business : \$10 million
- Shares : \$3 million

Jason has put his heart in the family business and understands the company entirely. It is only natural for Jason to inherit the business entirely. Besides, Jason is more investment-savvy to take over the shares.

Jocelyn gets \$13 million:

- Bonds : \$6 million
- Payout from Infinite Universal : \$7 million

This shall provide Jocelyn enough capital to open her own gallery and run her own exhibit without exposure to investments risks.

James can always review his portfolio value and make adjustments to his will such that his estate will be allocated fairly among his loved ones.

Scenario 3: Business Continuity



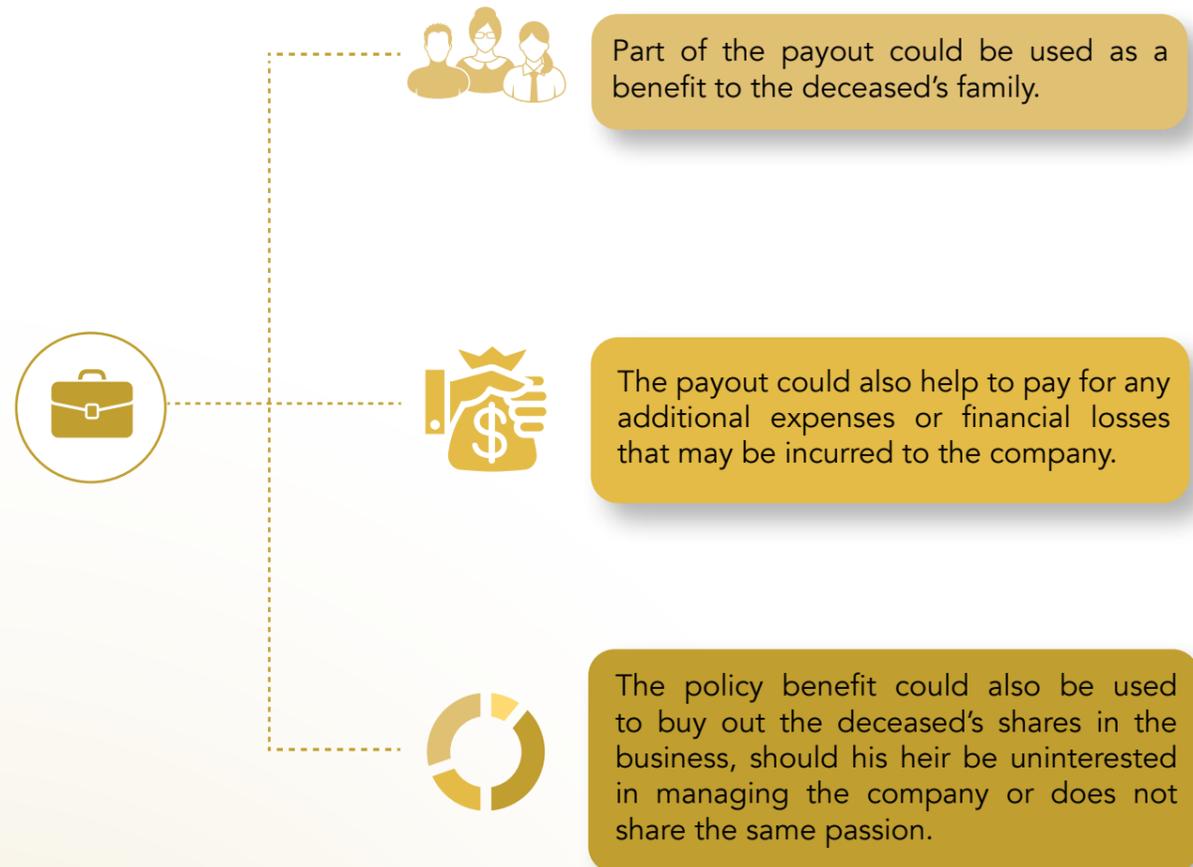
Henry



Jack

Henry and Jack are business partners who are dedicated to running the company's day-to-day operations. The absence of either one of them is going to cause disruption to the business and potential financial losses to the company.

They take up Infinite Universal joint lives policy that will provide a payout should any of them pass away.



With Infinite Universal, Henry and Jack can focus on driving the business with peace of mind knowing that the other partner has the means to carry on the business with the right visions and values, even if one of them is no longer around.

Footnotes

- ¹ In the event of Terminal Illness claim, the maximum China Taiping Insurance (Singapore) Pte. Ltd. ("CTPIS") will pay in total, on the same life, under all universal life policies issued by CTPIS is USD 2 million.
- ² If the life insured is classified as Preferred Smoker or Standard Smoker, he/she will enjoy Standard Non-Smoker rates for the Cost of Insurance Charge for the first three policy years. If the life insured can provide satisfactory evidence showing that the life insured has quit smoking for at least 12 consecutive months by the end of 3rd policy year, he/she can continue enjoying Standard Non-Smoker rates for the Cost of Insurance Charge thereafter.
- ³ The initial premium must be at least the Minimum Premium which is stated in the policy illustration.
- ⁴ Change of life insured is subject to the following conditions:
 - (a) Acceptance of the new life insured depends on the insurability of the new life insured and such other terms and conditions as we shall determine from time to time;
 - (b) The new life insured must not exceed age 80 last birthday at the time of request;
 - (c) Date of birth of the new life insured must be earlier than the policy issue date;
 - (d) The policy owner must have insurable interest in the new life insured at the time of request;
 - (e) A Change of Life Insured Charge is applicable for the third request onwards. The first two requests are free.
- ⁵ The Free Withdrawal Limit is 5% per policy year. If the Free Withdrawal Limit is not fully utilised in any policy year (where applicable), any balance cannot be carried forward to the next policy year.
- ⁶ The NLG privilege is in effect only if total premiums paid to-date less any withdrawal is at least the total amount as if Minimum Premium is paid to-date on yearly basis. The Minimum Premium is stated in the policy illustration.

All figures mentioned in the scenarios are not drawn to scale and for illustrative purposes only. They are not an indication of actual premiums. For exact premium based on the desired sum assured - age, gender, smoker status, underwriting risk class and country of residency at inception needs to be taken into consideration.

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 30 April 2020.



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CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. (Co. Reg. No. 200208384E)

 6389 6111

 www.sg.cntaiping.com

 China Taiping SG

 太平獅城 Taiping SG

 3 Anson Road #18-00 Springleaf Tower Singapore 079909