



中国太平
CHINA TAIPING

INFINITE *Legacy*

Pick the perfect treasure that lasts



*What you build today
shapes your future*

You have worked hard for the success you have achieved today. With Infinite Legacy, you can now preserve and grow the wealth you have built to ensure those closest to you can continue the lifestyle you aspire for them.

With just an one-time premium commitment, you can leave behind the most precious gift for your loved ones. With a high protection element, this plan provides an asset diversification strategy to expand your estate.



One-time premium commitment with lifetime protection

With only an one-time premium commitment, you can enjoy a lifetime protection against death and terminal illness. As your legacy is well-preserved, you can assure financial peace of mind for your loved ones.

Multiply your protection for your future

Infinite Legacy offers an immediate high coverage¹ of up to 3.50 times of the basic sum assured, to give you the assurance of greater financial security. The Guaranteed Benefit (GB) factor is determined by your entry age and stays the same throughout the policy till you are aged 86.

Entry Age (next birthday)	GB Factor
1 - 4	3.50
5 - 10	3.20
11 - 36	3.00
37 - 40	2.90
41 - 46	2.75
47 - 51	2.50
52 - 57	2.25
58 - 65	1.50
66 - 70	1.25

High guaranteed cash value from day one

Infinite Legacy has a guaranteed cash value equivalent to 80% of your single premium from day one, and it continues to grow to 100% at the end of the 20th year.

Preferential premium rates

Be rewarded with preferential premium rates for your good health, which is subject to medical examinations.



Ensure a smooth and equitable financial legacy

Mr Lim, aged 50, non-smoker, is a business owner with three children and he resides in Singapore.

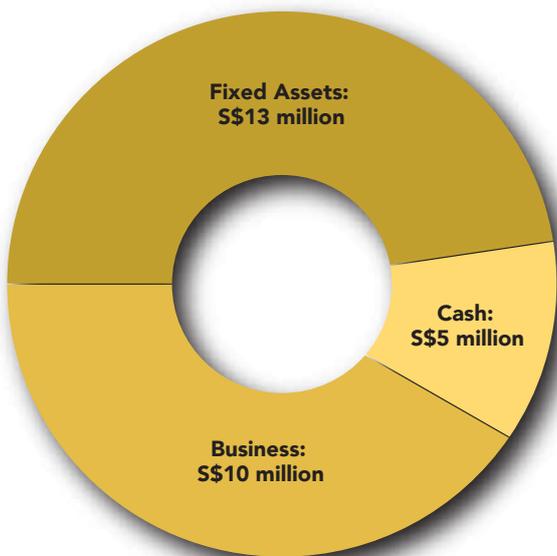
- His eldest daughter, Alice, studies medicine and wants to be a doctor.
- His second child, Jacob, intends to join Mr Lim in his manufacturing business after his graduation. Mr Lim would like to leave the business entirely in Jacob's hands.
- His youngest daughter, Lina, aspires to be a musician.

Mr Lim hopes to distribute his wealth fairly among his children after he passes on. He decides to take up Infinite Legacy with **S\$2 million single premium** (at preferred rate) with a Guaranteed Benefit of S\$7.82 million¹.

Scenario 1

Without Infinite Legacy

Mr Lim's total assets worth **S\$28 million**



Scenario 2

With Infinite Legacy

Upon the demise of Mr Lim, his assets amplifies to **S\$33.82 million**



All figures are rounded to the nearest two decimal places.

When Mr Lim passes on at the age of 82, the S\$7.82 million payout from Infinite Legacy will:

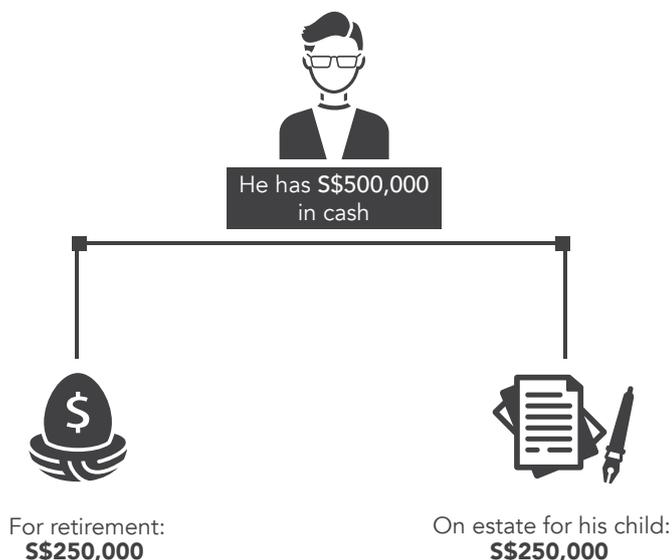
- ✓ Expand his estate liquidity for asset distribution to his loved ones - Mr Lim can transfer the business to Jacob smoothly while distributing his wealth to his two other children according to his wishes.
- ✓ Enhance his legacy from S\$28 million to S\$33.82 million.
- ✓ Provide immediate cash to pay off any of his outstanding debts.

How Infinite Legacy can help:

Mark, aged 45, non-smoker, resides in Singapore and plans to leave a legacy for his newborn child. He then takes up Infinite Legacy with **S\$200,000 single premium** (at preferred rate). With a Guaranteed Benefit of S\$957,000¹, he can grow and preserve his estate for his loved ones.

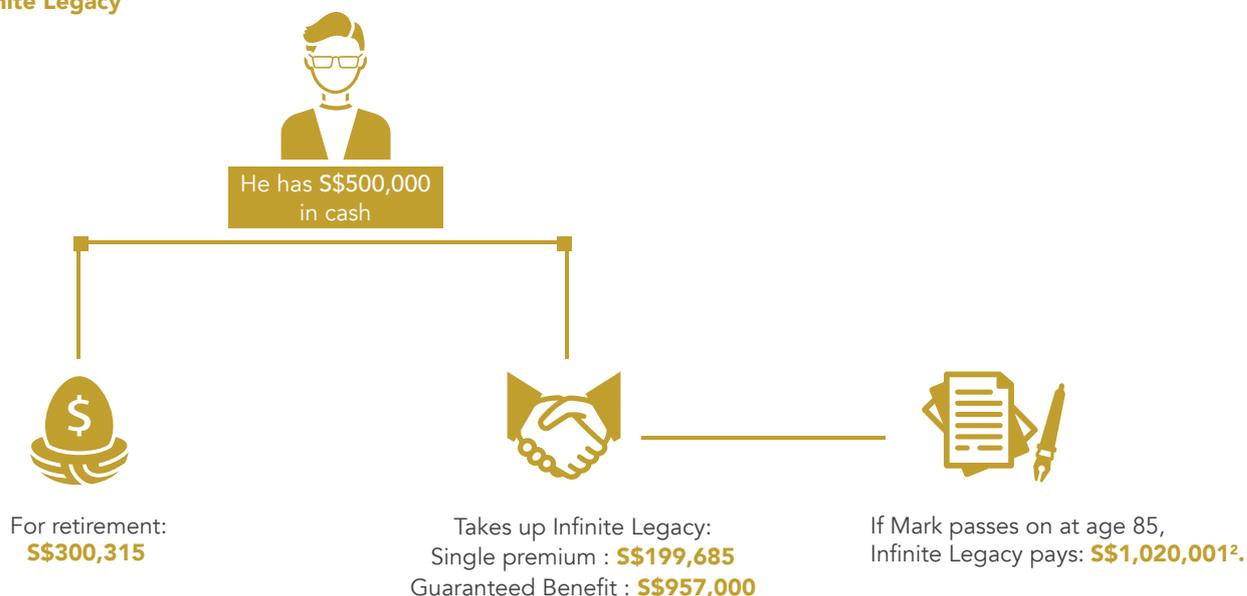
Scenario 1

Without Infinite Legacy



Scenario 2

With Infinite Legacy



Footnotes

¹ Before the policy anniversary on which the Life Insured is age 86 next birthday, death benefit is the higher of GB or sum assured plus any attaching bonuses. On or after the policy anniversary on which the Life Insured is age 86 next birthday, death benefit is sum assured plus any attaching bonuses.

² Based on Illustrated Investment Rate of Return (IIRR) of 4.75% p.a., including non-guaranteed bonuses, which may vary according to the future performance of the Participating Fund. Based on IIRR of 3.25% p.a., the total death benefit payable = S\$957,000.

About Us

China Taiping Insurance (Singapore) Pte. Ltd. ("CTPIS") is a leading composite insurer for both life and general insurance businesses, originated from Tai Ping Insurance Co. Ltd Singapore Branch established in Singapore since 1938. CTPIS has a financial strength rating of "A" and long-time issuer credit rating of "a" by the A.M. Best, and the outlook of these Credit Ratings (ratings) is stable. CTPIS has been assuring our customers in Singapore with financial peace of mind for over 80 years.

CTPIS is wholly-owned by China Taiping Insurance Holdings Company Limited, which was listed on the Hong Kong Stock Exchange in 2000, making it the first Chinese-funded insurer listed overseas. China Taiping Insurance Group Limited is a large transnational financial and insurance group with business network in Mainland China, Hong Kong, Macau, North America, Europe, Oceania, East and Southeast Asia. The brand has gained international recognition over the years and successfully made the rankings in the "Global Fortune 500 Companies" in 2018.



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 brochure has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 16 April 2019.

中国太平保险(新加坡)有限公司

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

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