



中国太平  
CHINA TAIPING

# INFINITE *Elite Harvest* (USD)

*Reap the rewards of a well-nurtured harvest*



## 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 1,379 billion**  
as of December 2021

## China Taiping Insurance Singapore



**Long heritage in Singapore**  
since 1938



**Financial Strength:**  
S&P: A- | AM Best: A



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

## A Toast to Your Successes and Richer Harvests for the Future

Just like fine wine that’s crafted from superior ingredients and skill, your life of flourishing comfort, assured tranquility, and fruitful fulfillment is born of your dedication and perseverance. We understand the value of your accomplishments, and we have crafted our solutions to celebrate and satisfy your dreams for a life of infinite rewards.



# Planting seeds of wealth for a *richer future.*

Lasting abundance for infinite tomorrows starts with planting seeds of prosperity in the most fertile soil. You can set your sights on a life that regularly brings bountiful harvests -- a life of plenty for you and your loved ones. Your reward for an intuitive and smart investment choice.



# KEY BENEFITS

1

## Live your desired lifestyle as you have envisioned it

Enjoy a stream of guaranteed and non-guaranteed monthly cashbacks up to age 120. Use these monthly cashbacks to support your desired lifestyle; or opt to accumulate<sup>1</sup> them with us to build up your reserves for future use.

	Guaranteed Monthly Cashback	Non-Guaranteed Monthly Cashback
Premium Payment Term	Payout From	
Single Premium	3 <sup>rd</sup> policy anniversary	4 <sup>th</sup> policy anniversary
3 or 5 years	End of premium payment term	5 <sup>th</sup> policy anniversary

2

## The promise of an abundant future for your loved ones

You may appoint a loved one or yourself (if the plan is purchased on the life of your child or spouse) as the secondary life insured to guarantee continuity of the policy and uninterrupted benefits if the life insured passes on<sup>2</sup>.

This allows you to secure the continuity of your policy and enjoy its benefits without interruptions.

3

## Give your investment the USD advantage to further diversify your assets and rewards

Take your investment strategy one step further and beyond Singapore dollar denominated assets when you take advantage of investment opportunities in US dollar.

4

## A legacy of comfort and prosperity in place

As you have planted the seeds of wealth, you can rest assured that your loved ones will be well taken care of should the unexpected happens. Infinite Elite Harvest (USD) pays out a lump sum death benefit<sup>3</sup> as a legacy to your loved ones.

5

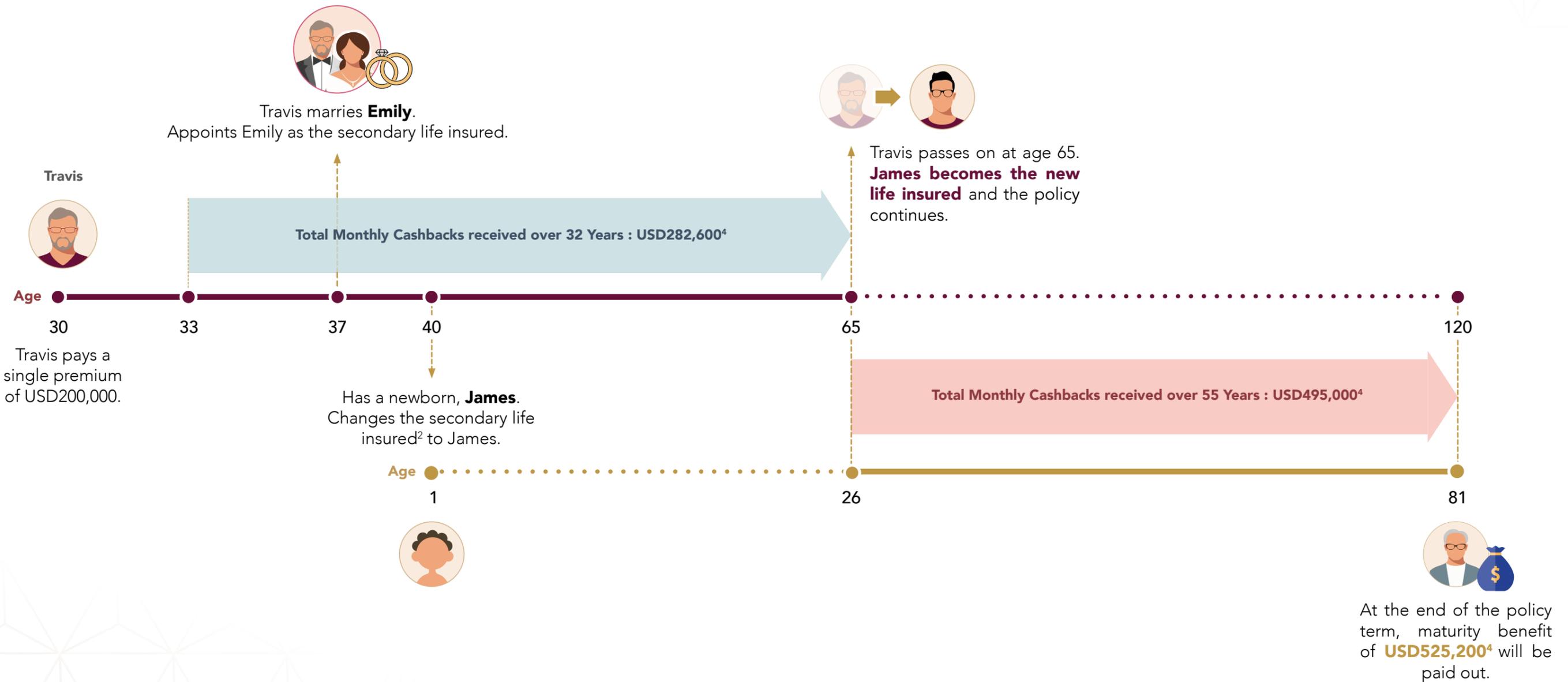
## Premium payment term that suits your needs

Having choices is a privilege you deserve; select to pay with a single premium or over a period of three or five years. How long you want your wealth nurtured before you start reaping your harvest is up to you.



# SCENARIO 1 | A Gift of Love Beyond Generations

Travis, age 30, is starting a family and wants to ensure a secure financial future for his loved ones. He wants a plan that offers a monthly stream of cash to supplement his regular income or to add to his family's savings fund. He signs up for Infinite Elite Harvest (USD) with himself as the policyowner and the life insured. He opts to pay a single premium of USD200,000.



Total Monthly Cashbacks Received : USD777,600<sup>4</sup>

Maturity Benefit : USD525,200<sup>4</sup>

Total Payout : USD1,302,800<sup>4</sup>

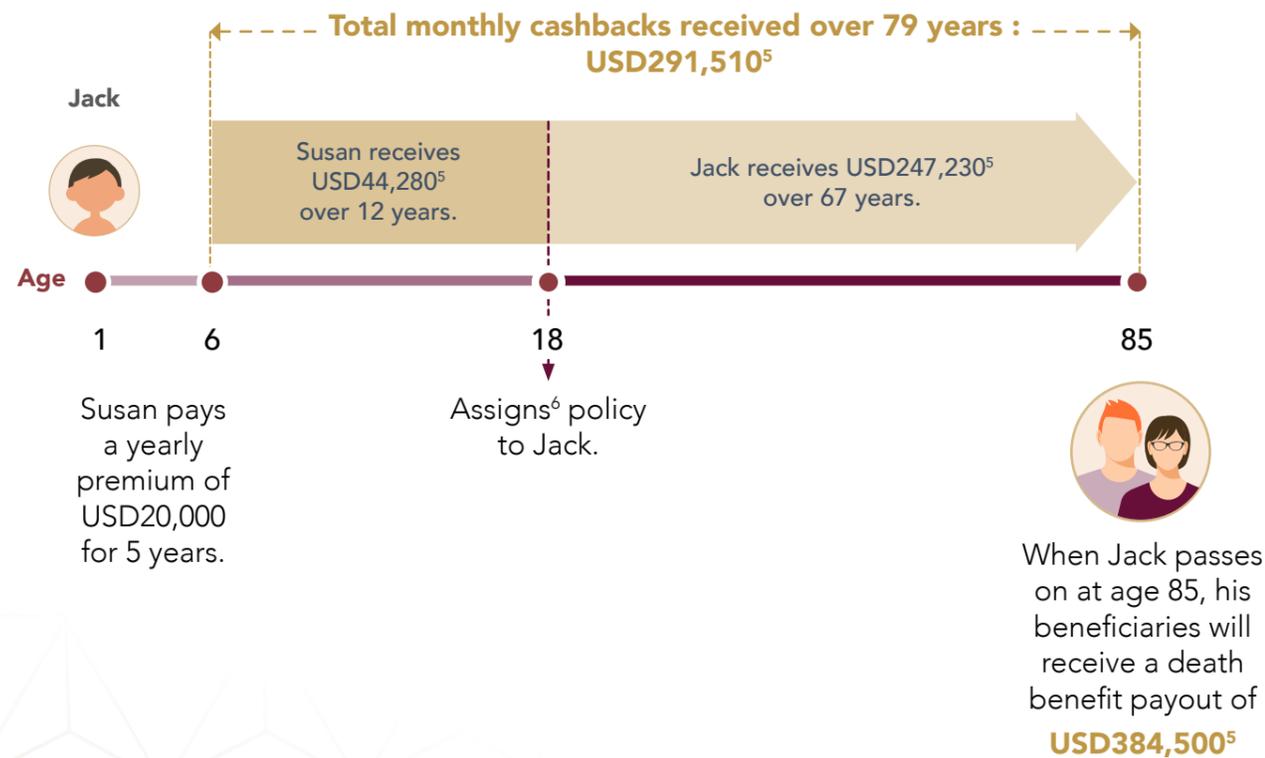
Total Payout / Single Premium : 651%<sup>4</sup>

## SCENARIO 2 | Steady Income for Life's Changing Needs

Susan, age 35, wants to gift her one-year-old son Jack with an assured monthly cashbacks when he comes of age. She signs up for Infinite Elite Harvest (USD) with Jack as the life insured and pays a yearly premium of USD20,000 for five years. She plans to transfer the policy ownership to Jack when he turns 18 years old.

**Guaranteed Monthly Cashback : USD102.50 from 5<sup>th</sup> policy anniversary**

**Non-guaranteed Monthly Cashback<sup>5</sup> : USD205 from 5<sup>th</sup> policy anniversary**



**Total Monthly Cashbacks Received : USD291,510<sup>5</sup>**

**Death Benefit : USD384,500<sup>5</sup>**

**Total Payout : USD676,010<sup>5</sup>**

**Total Payout / Total Yearly Premiums : 676%<sup>5</sup>**

## 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.
- 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 3 or 5 years} less all guaranteed monthly cashbacks paid out) 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.

Total Yearly Premiums Paid refers to the sum of all yearly premiums paid for the basic plan on an annual payment mode basis, regardless of the actual premium payment mode. Total Yearly Premiums exclude any interest paid for loans and reinstatement (if applicable) on the policy.

- Based on Based on Illustrated Investment Rate of Return (IIRR) of 4.99% p.a. For an IIRR of 3.49% p.a., the values are: non-guaranteed monthly cashback = USD225; total monthly cashbacks received over 32/55/87 years = USD198,900/USD346,500/USD545,400, maturity benefit = USD342,600, total payout = USD888,000 and total payout / single premium = 444%. The actual benefit payable may vary according to the future performance of the Participating Fund.
- Based on IIRR of 4.99% p.a. For an IIRR of 3.49% p.a., the values are: nonguaranteed monthly cashback = USD102.50, total monthly cashbacks received over 12/67/79 years = USD29,520/USD164,820/USD194,340, death benefit = USD242,300, total payout = USD436,640 and total payout / total yearly premiums = 436%. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is accurate as of 23 June 2022.

**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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