



中国太平
CHINA TAIPING

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



i-Cash

Financial security for all stages of life

Financial security for all stages of life

Make the most out of your savings by choosing a plan that provides yearly cashbacks to enhance your lifestyle.

i-Cash is a limited pay savings plan which provides yearly cashbacks right after your premium payment term so that you can achieve your financial goals at different stages of your life. Be it for a well-deserved holiday, your children's education, retirement or as contingency funds - you make your choice.



Key Benefits:



Attractive guaranteed yearly cashbacks

Start receiving guaranteed yearly cashbacks equivalent to 2.5% of your basic sum assured from the end of your premium payment term to one year before the policy matures.

Non-guaranteed yearly cash dividends

In addition, you will receive a non-guaranteed yearly cash dividend equivalent to 3.5%¹ of the basic sum assured that will be payable together with the guaranteed yearly cashback.

You may choose to spend your yearly cashbacks or accumulate with us to earn interest².



100% capital guaranteed

We guarantee 100% of your total yearly premiums³ paid at the end of your premium payment term and this guaranteed surrender value will grow for as long as the policy is in force. This guaranteed surrender value will also not be reduced, regardless of the number of yearly cashbacks you have received.



Lump sum maturity benefit

Receive a lump sum payout upon maturity at the age of 85 to fulfill your dreams or make plans to preserve this as a gift to your loved ones.



Choice of premium payment term

Choose your preferred premium payment term of 5, 8, 10 or 15 years depending on your budget and financial needs.



Hassle-free application

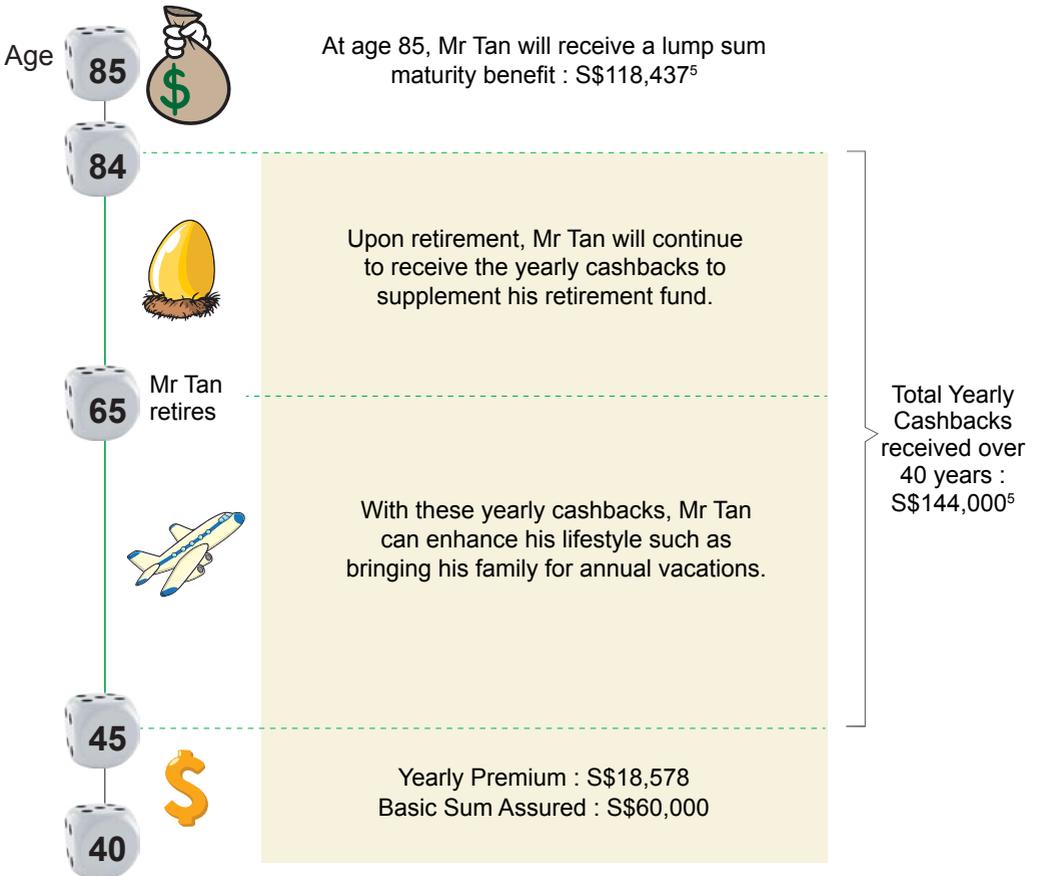
It requires no medical check-up; making it hassle-free to start saving almost immediately.

Scenario 1:



Mr Tan, 40, wants to create an additional yearly income stream of S\$3,600⁴ to supplement his lifestyle at his later life stages. He takes up i-Cash with a 5 years premium payment term.

Total Payout : S\$262,437⁵
Total Payout / Total Yearly Premiums : 282%⁵

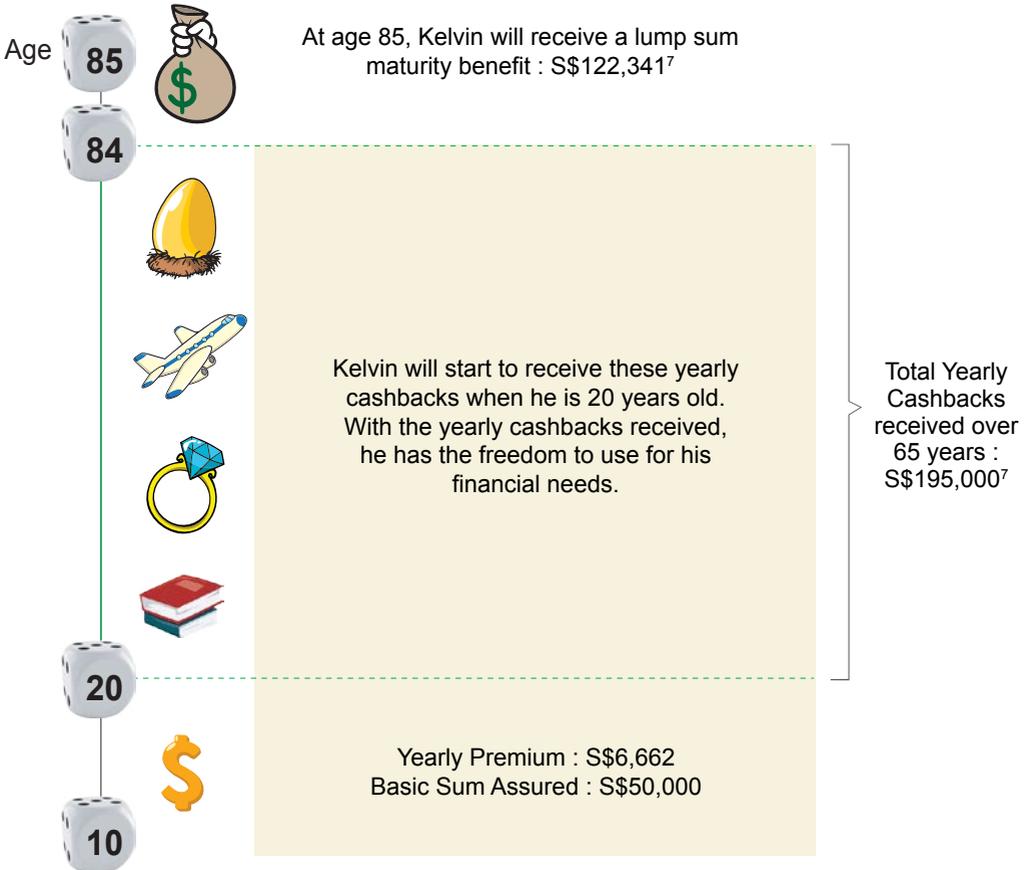


Scenario 2:



Mrs Goh, wants to give her child, Kelvin (age 10), a head start in life with yearly cashbacks of S\$3,000⁶ as an additional income source for him when he grows up. She takes up i-Cash with a 10 years premium payment term.

Total Payout : S\$317,341⁷
Total Payout / Total Yearly Premiums : 476%⁷



To find out more:



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Your Preferred Financial
Adviser Representative



Footnotes:

- ¹ Based on an Illustrated Investment Rate of Return (IIRR) of 4.75% p.a.. For an IIRR of 3.25% p.a., the non-guaranteed yearly cash dividend is 1.30% of the basic sum assured. The dividends are non-guaranteed and the actual amount payable may vary according to the future performance of the Participating Fund.
- ² The interest rate is non-guaranteed and subject to change with 30 days' written notice.
- ³ It 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.
- ⁴ Comprises a guaranteed yearly cashback = S\$1,500 and non-guaranteed yearly cash dividend = S\$2,100 (based on IIRR of 4.75% p.a.). For an IIRR of 3.25% p.a., the non-guaranteed yearly cash dividend = S\$780.
- ⁵ Based on IIRR of 4.75% p.a.. For an IIRR of 3.25% p.a., the values are: maturity benefit = S\$108,962, total yearly cashbacks received over 40 years = S\$91,200, total payout = S\$200,162, Total Payout / Total Yearly Premiums = 215%. The actual benefit payable may vary according to the future performance of the Participating Fund.
- ⁶ Comprises a guaranteed yearly cashback = S\$1,250 and non-guaranteed yearly cash dividend = S\$1,750 (based on IIRR of 4.75% p.a.). For an IIRR of 3.25% p.a., the non-guaranteed yearly cash dividend = S\$650.
- ⁷ Based on IIRR of 4.75% p.a.. For an IIRR of 3.25% p.a., the values are: maturity benefit = S\$95,956, total yearly cashbacks received over 65 years = S\$123,500, total payout = S\$219,456, Total Payout / Total Yearly Premiums = 329%. The actual benefit payable may vary according to the future performance of the Participating Fund.

All diagrams in this brochure are not drawn to scale. The relevant figures are rounded numbers and for illustrative purposes only.

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 31 December 2019.

About Us

China Taiping Insurance (Singapore) Pte. Ltd. (“CTPIS”) is a leading insurer for both life and general insurance businesses. Established in Singapore since 1938, CTPIS has a financial strength rating of “A-“ by S&P and “A” by A.M Best. We have 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 has been listed on the Hong Kong Stock Exchange since 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” since 2018.

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