

# i-Cash (III)

*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 (III)** 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 1.0% of your basic sum assured from the end of your premium payment term to one year before the policy matures. In addition, you will receive a non-guaranteed yearly cash dividend of up to 7.2%<sup>1</sup> of the basic sum assured, payable together with the guaranteed yearly cashback. You may choose to spend your yearly cashbacks or accumulate with us to earn interest<sup>2</sup>.



### 100% capital guaranteed

We guarantee 100% of your Total Yearly Premiums<sup>3</sup> paid three years after your premium payment term. The guaranteed surrender value will grow for as long as the policy is in force and will 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 or 10 years depending on your budget and financial needs.



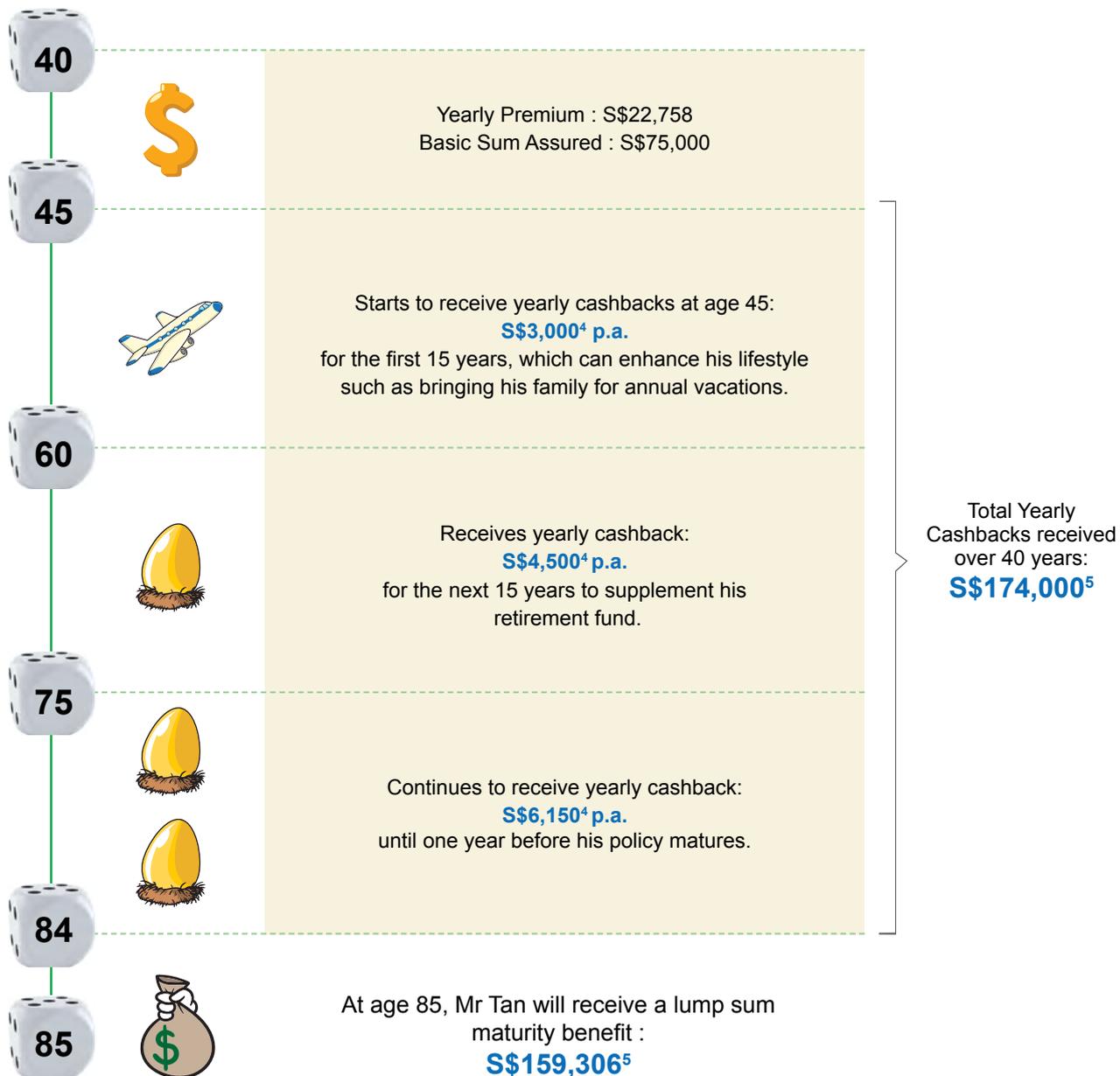
### Hassle-free application

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 up to S\$6,150<sup>4</sup> to supplement his lifestyle at his later life stages. He takes up **i-Cash (III)** with a 5 years premium payment term.



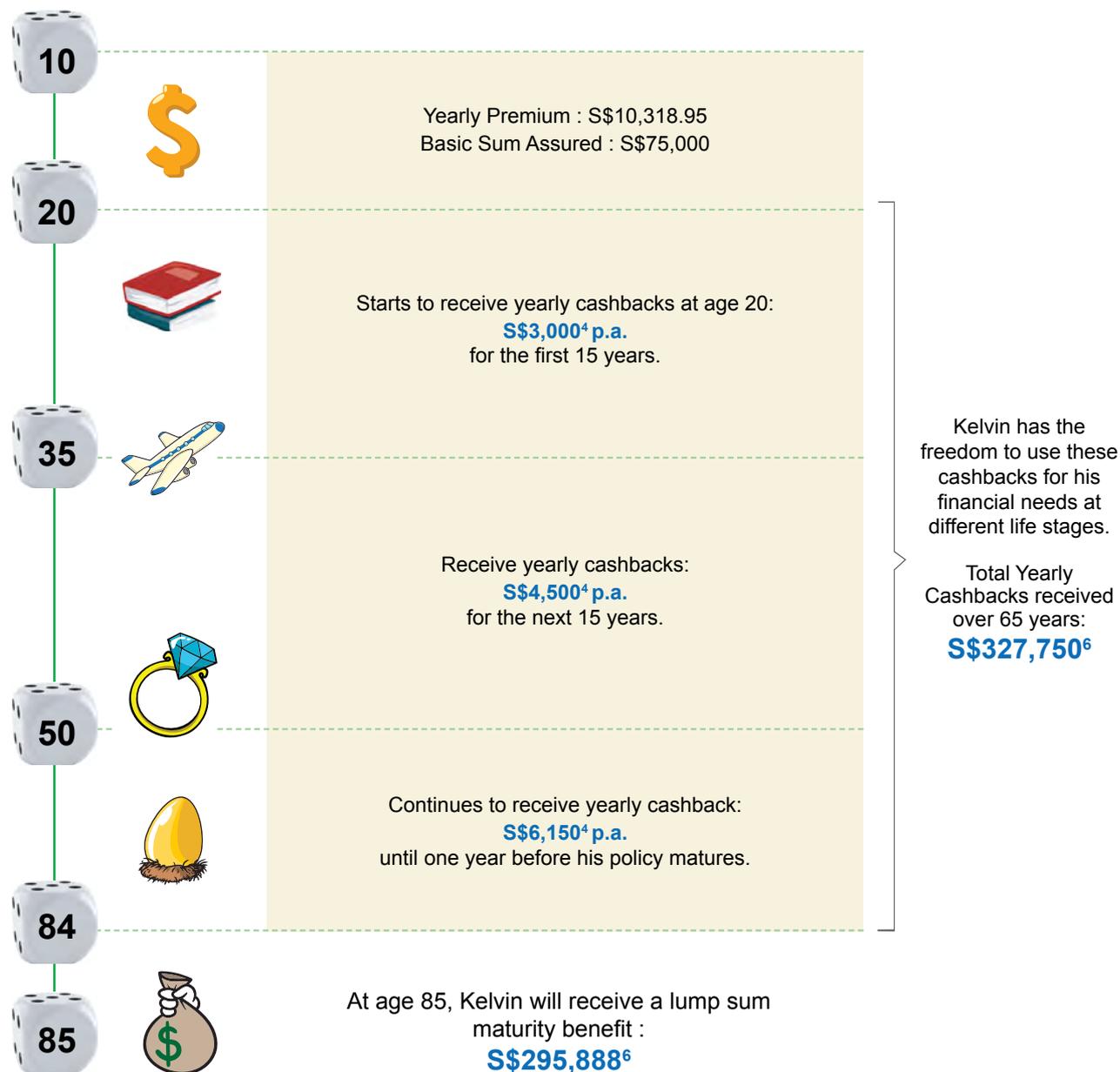
**Total Payout : S\$333,306<sup>5</sup>**

**Total Payout / Total Yearly Premiums : 293%<sup>5</sup>**

## Scenario 2



Mrs Goh, wants to give her child, Kelvin (age 10), a head start in life with yearly cashbacks of up to S\$6,150<sup>4</sup> as an additional income source for him when he grows up. She takes up **i-Cash (III)** with a 10 years premium payment term.



**Total Payout : S\$623,638<sup>6</sup>**

**Total Payout / Total Yearly Premiums : 604%<sup>6</sup>**

**Footnotes:**

- <sup>1</sup> Based on an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a., the non-guaranteed yearly cash dividend is projected at 3% of the basic sum assured for the first 15 payout-years, 5% for the next 15 payout-years and 7.2% thereafter. Based on IIRR of 3.00% p.a., the non-guaranteed yearly cash dividend is projected at 1.5% of the basic sum assured for the first 15 payout-years, 2.5% for the next 15 payout-years and 3.6% thereafter. The dividends are non-guaranteed and the actual benefit payable may vary according to the future performance of the Participating Fund.
- <sup>2</sup> The interest rate is non-guaranteed and subject to change with 30 days' written notice.
- <sup>3</sup> 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.
- <sup>4</sup> Based on an IIRR of 4.25% and comprises a guaranteed yearly cashback = S\$750 and a non-guaranteed yearly cash dividend = S\$2,250, S\$3,750 and S\$5,400 for the first 15 payout-years, the next 15 payout-years and thereafter, respectively. Based on IIRR of 3.00% p.a., the non-guaranteed yearly cash dividend = S\$1,125, S\$1,875 and S\$2,700 for the first 15 payout-years, the next 15 payout-years and thereafter, respectively.
- <sup>5</sup> Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the maturity benefit = S\$142,237, total yearly cashbacks received over 40 years = S\$102,000, total payout = S\$244,237, Total Payout / Total Yearly Premiums = 215%. The actual benefit payable may vary according to the future performance of the Participating Fund.
- <sup>6</sup> Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the maturity benefit = S\$208,177, total yearly cashbacks received over 65 years = S\$188,250, total payout = S\$396,427, Total Payout / Total Yearly Premiums = 384%. The actual benefit payable may vary according to the future performance of the Participating Fund.

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 correct as of 1 July 2021.