

i-Cash Plus (III)

Assuring a lifetime of income



Make the most out of your savings with a plan that provides lifetime cashbacks.

i-Cash Plus (III) is a whole-life plan that provides a lifetime of yearly cashbacks right after your five years premium payment term. You can use these cashbacks for a well-deserved holiday, your children's education, retirement, or as contingency funds.

Key Benefits:



Attractive yearly cashbacks for life

Receive a lifetime guaranteed yearly cashbacks equivalent to 0.9% of your basic sum assured from the 5th policy anniversary. In addition, you will receive a non-guaranteed yearly cash dividend of up to 8.0%¹ of the basic sum assured, payable together with the guaranteed yearly cashback. You may choose to accumulate your yearly cashbacks with us to earn interest².



Short premium payment term

Pay premiums for the first five years and receive a lifetime of yearly cashbacks.



100% capital guaranteed

We guarantee 100% of your Total Yearly Premiums³ paid after five years. 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.



Enjoy insurance coverage while you save

i-Cash Plus (III) provides a death benefit of at least 105% of the Total Yearly Premiums³ paid plus a non-guaranteed terminal dividend⁴.



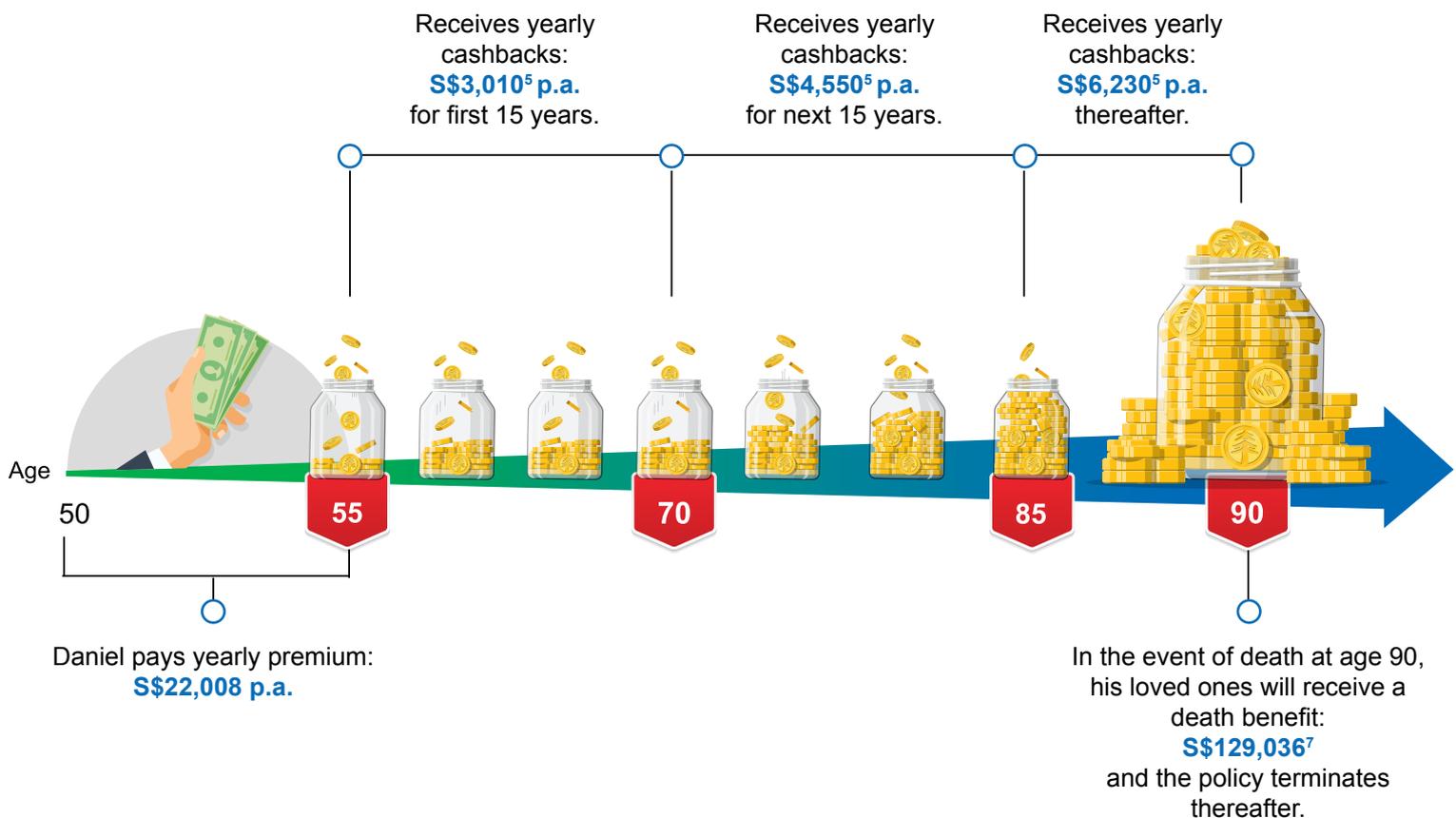
Hassle-free application

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

Scenario



Daniel, age 50, would like to ensure a steady stream of income to supplement his current lifestyle and his retirement at a later stage. Therefore, he takes up **i-Cash Plus (III)** with a sum assured of S\$70,000.



Total Yearly Cashbacks received:

S\$144,550⁶

Total Payout: S\$273,586⁷

Total Payout / Total Yearly Premiums: 249%⁷

Footnotes:

- ¹ Based on an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a., the non-guaranteed yearly cash dividend is projected at 3.4% of the basic sum assured for the first 15 payout-years, 5.6% for the next 15 payout-years and 8% thereafter. For an IIRR of 3.00% p.a., the non-guaranteed yearly cash dividend is projected at 1.9% of the basic sum assured for the first 15 payout-years, 3.2% for the next 15 payout-years and 4.6% thereafter. 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 The terminal dividends are non-guaranteed and the actual amount payable may vary according to the future performance of the Participating Fund.
- ⁵ Based on an Illustrated Investment Rate of Return (IIRR) of 4.25% and comprises a guaranteed yearly cashback = S\$630 and a non-guaranteed yearly cash dividend = S\$2,380 for the first 15 payout-years, S\$3,920 for the next 15 payout-years and S\$5,600 thereafter. For an IIRR of 3.00% p.a., the non-guaranteed yearly cash dividend = S\$1,330 for the first 15 payout-years, S\$2,240 for the next 15 payout-years and S\$3,220 thereafter.
- ⁶ Based on IIRR of 4.25% p.a. and comprises total guaranteed yearly cashbacks = S\$22,050 and total non-guaranteed yearly cash dividends = S\$122,500. For an IIRR of 3.00% p.a., the values are: total yearly cashbacks received = S\$91,700, total non-guaranteed yearly cash dividends = S\$69,650.
- ⁷ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the values are: death benefit = S\$124,084, total payout = S\$215,784, Total Payout / Total Yearly Premiums = 196%.

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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 1 July 2021.



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