

# INFINITE Harvest (III)

*A timeless gift of continuous wealth*



## 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 across Mainland China, Hong Kong, Macau, North America, Europe, Oceania, East and Southeast Asia



Achieved Global Fortune 500 since 2018



Total assets of RMB 920 billion as of June 2020

### China Taiping Insurance Singapore



Established since 1938



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



Paid-up capital of SGD 210 million and will continue to be strengthened as business grows

## Your Trust in Reliable Hands

It is the resilience that decides how far and strong one will go. Asian culture has a lot to offer; but the richest and deepest treasure lies in its values. Integrity and perseverance are the fuels for fire and roots for growth. It is our close bond with Asian values on which we build our solutions, which stand the tests of time.





*Secure a lifetime income for  
those who matter to you*

Be it an enhancement of your wealth for a well-planned legacy that can last for generations or for your ideal retirement, Infinite Harvest (III) is the perfect choice that is tailored to safeguard the lifestyle of your loved ones beyond your lifetime, with just a one-time premium commitment.

Sow your continuous flow of wealth, reap the fruits of your labour and allow your future generations to savour them too.



## Be assured with an attractive income for a lifetime

With only a one-time premium commitment, you can enjoy a lifetime of monthly income, starting from the 5<sup>th</sup> policy anniversary onwards.

Your monthly income consists of a guaranteed and non-guaranteed amount which could add up to 3.63% of your single premium annually, of which 1.44% is guaranteed and 2.19% is non-guaranteed<sup>1</sup>.

You also have the option to accumulate your monthly income with us at the prevailing interest rate<sup>2</sup>.

## Immediate liquidity for the uncertainty

With no medical information required, you can start this plan almost immediately. From day one, you will have a guaranteed cash value of at least 80% of your single premium. This allows you with the flexibility to access your funds whenever you need them.

## Leaving a legacy

While the life insured lives life to the fullest and eventually passes on, Infinite Harvest (III) then pays out a lump sum death benefit<sup>3</sup> as a legacy to the loved ones.



## A gift of love beyond generations

Infinite Harvest (III) is specially crafted to create a gift of love for your child or to generate a passive income for yourself.

### A lifetime of income for your future generations

Gifting Infinite Harvest (III) to your child with him or her as the life insured; you may transfer the policy ownership to your child when the child reaches age 18 for him or her to continue receiving the regular stream of income for life. Eventually, when your child passes on, your grandchildren will receive a lump sum payout.



### A passive stream of lifetime income to supplement your lifestyle

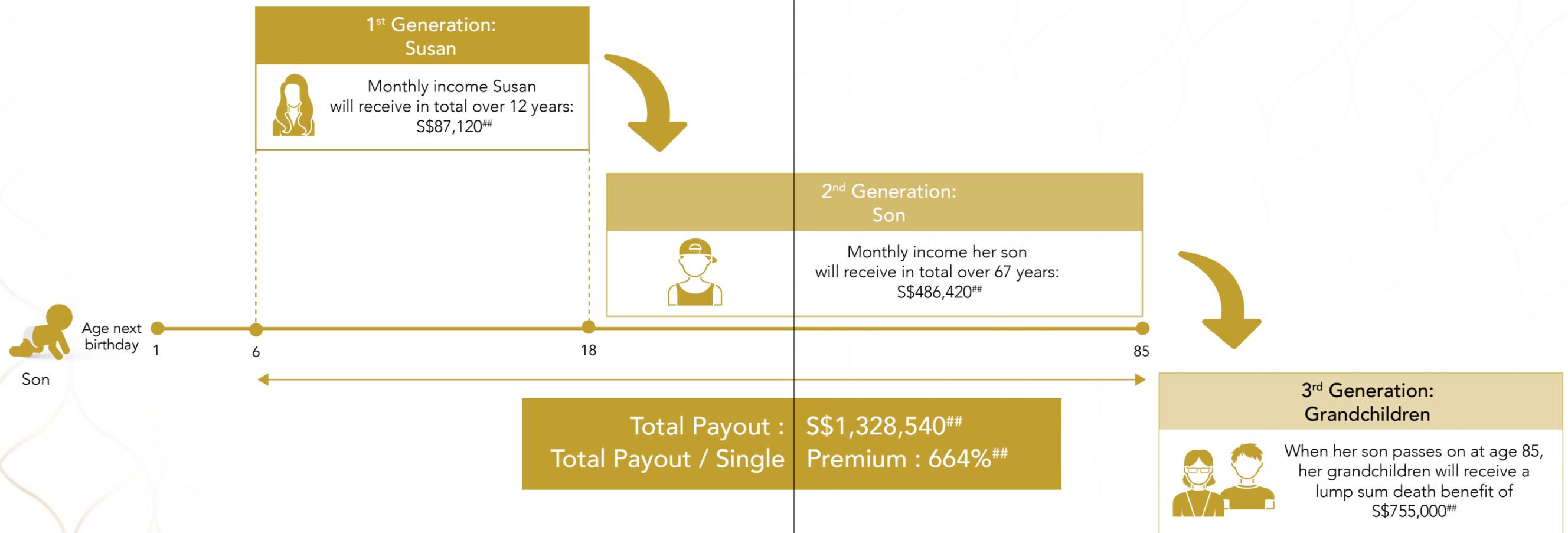
You can receive a passive stream of income and lead the lifestyle you desire - whether to reward yourself to a well-deserved holiday or to indulge on luxury items. With Infinite Harvest (III), you also have the freedom to choose when you would like to retire.



## SCENARIO 1

### Enjoy a lifetime of income that last for generations

Susan, aged 35, with a one year old son, wants to create a gift of love for him with a monthly income of S\$605<sup>#</sup>. She puts in S\$200,000 in Infinite Harvest (III) with her son as the life insured. She plans to transfer the policy ownership to her son when he turns 18 years old.



<sup>#</sup> Comprises a guaranteed amount = S\$240 and non-guaranteed amount = S\$365 (based on Illustrated Investment Rate of Return (IIRR) of 4.25% p.a.). For an IIRR of 3.00% p.a., the non-guaranteed amount = S\$175

<sup>##</sup> Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the values are: total monthly income Susan will receive = S\$59,760, total monthly income her son will receive = S\$333,660, lump sum death benefit her grandchildren will receive = S\$428,000, total payout = S\$821,420 and Total Payout / Single Premium = 411%. The actual benefit payable may vary according to the future performance of the Participating Fund.

## SCENARIO 2

### Enjoy a lifetime of passive income for yourself

Steve, aged 35, would like to have a passive monthly income of S\$1,000\* to supplement his desired lifestyle and have the option to retire anytime he wishes. He then puts in S\$330,579 in Infinite Harvest (III).



\* Comprises a guaranteed amount = S\$396.70 and non-guaranteed amount = S\$603.30 (based on Illustrated Investment Rate of Return (IIRR) of 4.25% p.a.). For an IIRR of 3.00% p.a., the non-guaranteed amount = S\$289.25.

\*\* Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the values are: total monthly income received = S\$370,413, lump sum death benefit his beneficiaries will receive = S\$477,355, total payout from Infinite Harvest (III) = S\$847,768 and Total Payout / Single Premium = 256%. The actual benefit payable may vary according to the future performance of the Participating Fund.

## Footnotes

<sup>1</sup> A monthly cashback will be payable starting from the 5<sup>th</sup> policy anniversary and every month thereafter for as long as the life insured is alive and while the policy is in force. Each monthly cashback consists of a guaranteed amount, which is  $\frac{1}{2}$  of 1.44% of the single premium for entry ages of 1 to 50; or  $\frac{1}{12}$  of 1.08% of the single premium for entry ages of 51 to 60; and a non-guaranteed amount, which is  $\frac{1}{2}$  of 2.19% of the single premium. The non-guaranteed amount is based on an IIRR of 4.25% p.a. on the Participating Fund and may vary according to the future performance of the Participating Fund. For an IIRR of 3.00% p.a., this non-guaranteed amount will be  $\frac{1}{2}$  of 1.05% of the single premium.

<sup>2</sup> The interest rate is non-guaranteed and subject to change with 30 days' written notice.

<sup>3</sup> A lump sum death benefit comprising the following, less any amount owing to us, will be payable:

- 105% of the single premium paid,
- 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.

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 1 July 2021.

**中国太平保险(新加坡)有限公司**

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