

i-CashLife

*A continuous flow of wealth for
a lifetime of financial security*



Collect a continuous stream of income and experience a lifetime's worth of financial comfort and security. With **i-CashLife**, you can enjoy yearly cashbacks for life to help you fulfil your travel dreams, sustain your desired retirement lifestyle, or secure your child's future.

Key Benefits:



Yearly cashbacks for life

Start receiving yearly cashbacks of up to 3.95%¹ p.a. of the Total Yearly Premiums right after the end of your selected premium payment term until age 120. Spend your yearly cashbacks as you wish, or choose to accumulate them with us to earn interest².



Loyalty cashback

Be rewarded with a guaranteed loyalty cashback equivalent to 1x Guaranteed Yearly Cashback on the 20th policy anniversary and every 10 years thereafter.



Ensure policy continuity

Assign a secondary life insured so that your loved one can continue to enjoy the yearly cashbacks after the primary life insured passes on.



100% capital guaranteed

100% of your Total Yearly Premiums³ paid is guaranteed immediately after your premium payment term.



Choice of premium payment term

Choose from 3, 5 or 10 years premium payment term to suit your financial capabilities.



Be covered while you save

Have peace of mind that your family will be well taken care of with a lump sum benefit in the event of premature death.

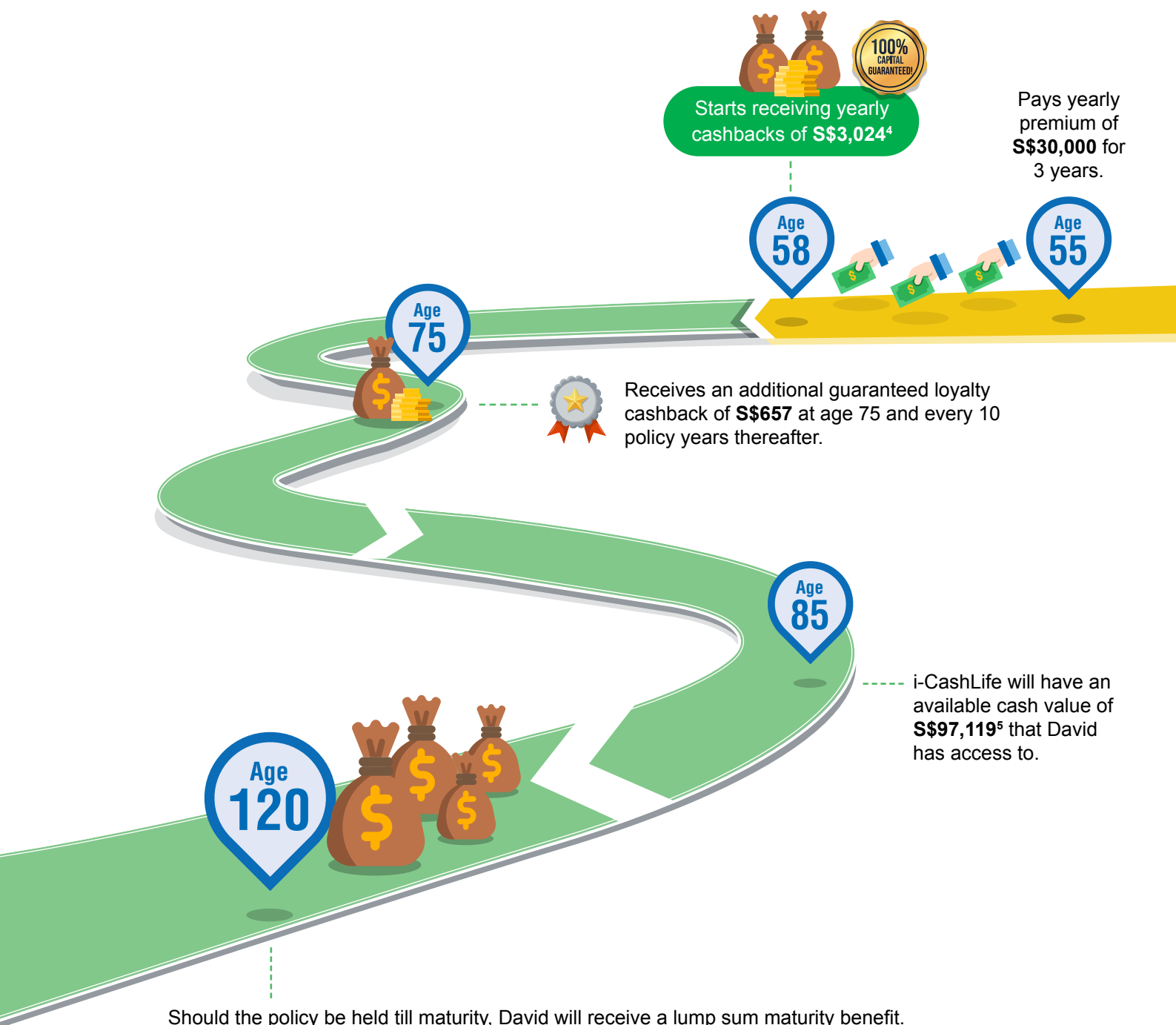


Fast and easy application

Start your savings journey immediately with no medical underwriting required.

Scenario 1: Journey to a financially comfortable and secure retirement

David, aged 55, wants a savings plan that will allow him to secure his desired retirement lifestyle. He purchases **i-CashLife** and selects a 3-year premium payment term which will guarantee a stream of yearly cashbacks for his retirement nest.



Total Cashbacks Received:
S\$193,797⁶

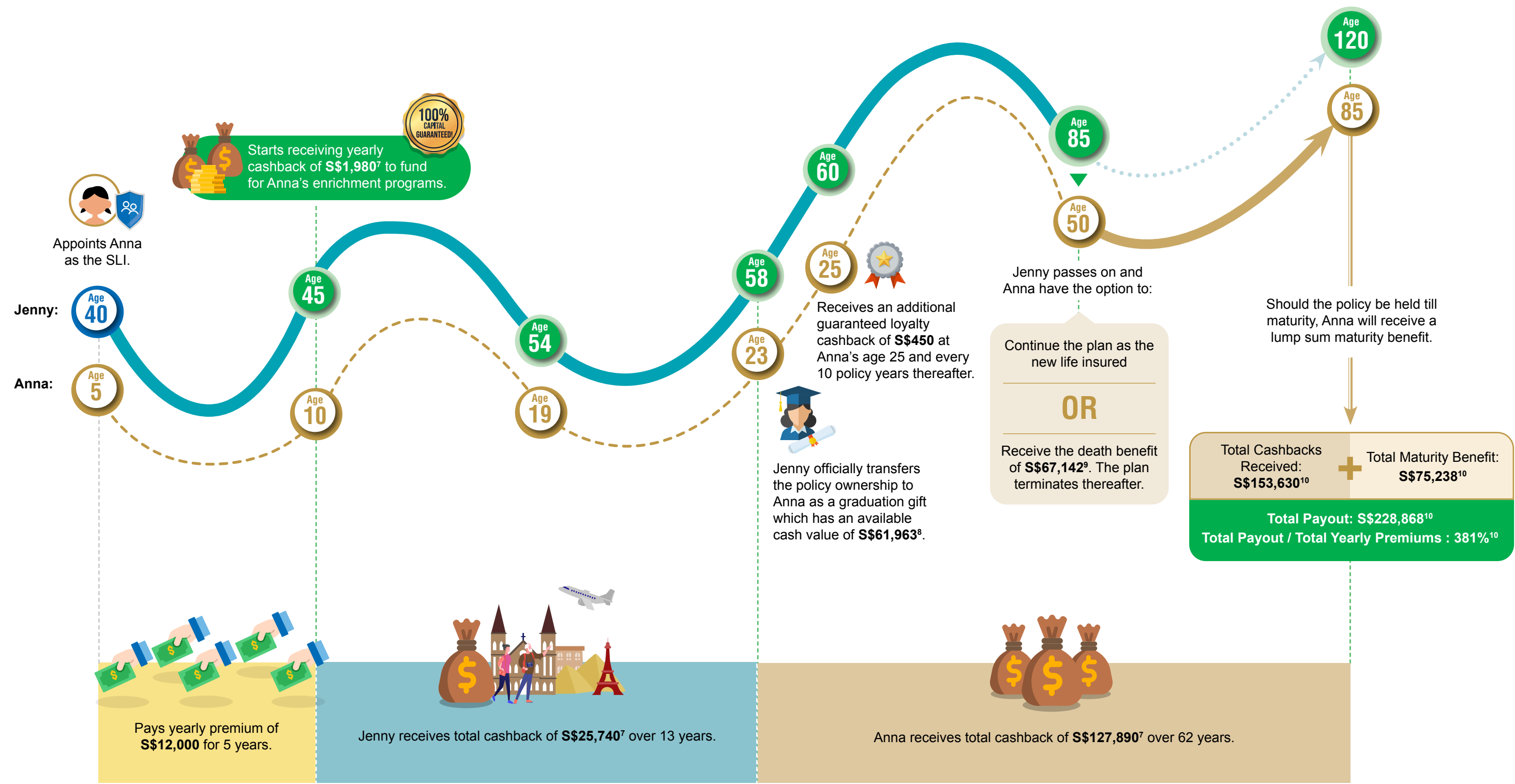


Total Maturity Benefit :
S\$108,524⁶

Total Payout = S\$302,321⁶
Total Payout / Total Yearly Premiums = 336%⁶

Scenario 2: Gift a good head start for your loved one's journey to a better future

Jenny, aged 40, wishes to gift her 5-year old daughter, Anna, a good head start to a financially secure future. She purchases **i-CashLife** with herself as a primary life insured and a 5-year premium payment term, which offers yearly cashbacks to support Anna's different milestones.



Footnotes:

- ¹ Based on 10-year premium payment term with yearly premium of S\$21,000 and above. Consists of Guaranteed Yearly Cashback (GYC) of 1% of Total Yearly Premiums (TYP) and non-guaranteed yearly cash dividend of 2.95% of TYP which is based on Illustrated Investment Rate of Return (IIRR) of 4.25% p.a.. For an IIRR of 3.00% p.a., the yearly cashback is 2.48% of TYP which comprises GYC of 1% of TYP and non-guaranteed yearly cash dividend of 1.48% of TYP.
- ² The interest rate is non-guaranteed and subject to change with 30 days' written notice period.
- 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 Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the yearly cashbacks = S\$1,836.
- ⁵ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the available cash value = S\$96,219.
- ⁶ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the total cashback received = S\$118,953, total maturity benefit = S\$106,274, total payout = S\$225,227 and total payout / total yearly premiums = 250%.
- ⁷ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., yearly cashback = S\$1,215, total cashbacks received by Jenny over 13 years = S\$15,795 and total cashbacks received by Anna over 62 years = S\$79,695.
- ⁸ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the available cash value = S\$61,663.
- ⁹ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., death benefit = S\$66,392.
- ¹⁰ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the total cashback received = S\$95,490, total maturity benefit = S\$73,438, total payout = S\$168,928 and total payout / total yearly premiums = 282%.

All ages mentioned in this marketing material are based on age next birthday. All diagrams in this marketing material are not drawn to scale. All dividends are non-guaranteed and the actual benefits payable may vary according to the future performance of the Participating Fund. The relevant figures are rounded numbers and for illustrative purposes only. Please refer to the respective 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 21 November 2024.