

INFINITE *Harvest Plus* (II)

Unveil a Legacy of Luxury and Boundless 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
Mainland China, Hong Kong, Macau, Europe, Oceania, East and Southeast Asia



Total assets of HKD 1,500 billion
as of December 2023

China Taiping Insurance Singapore



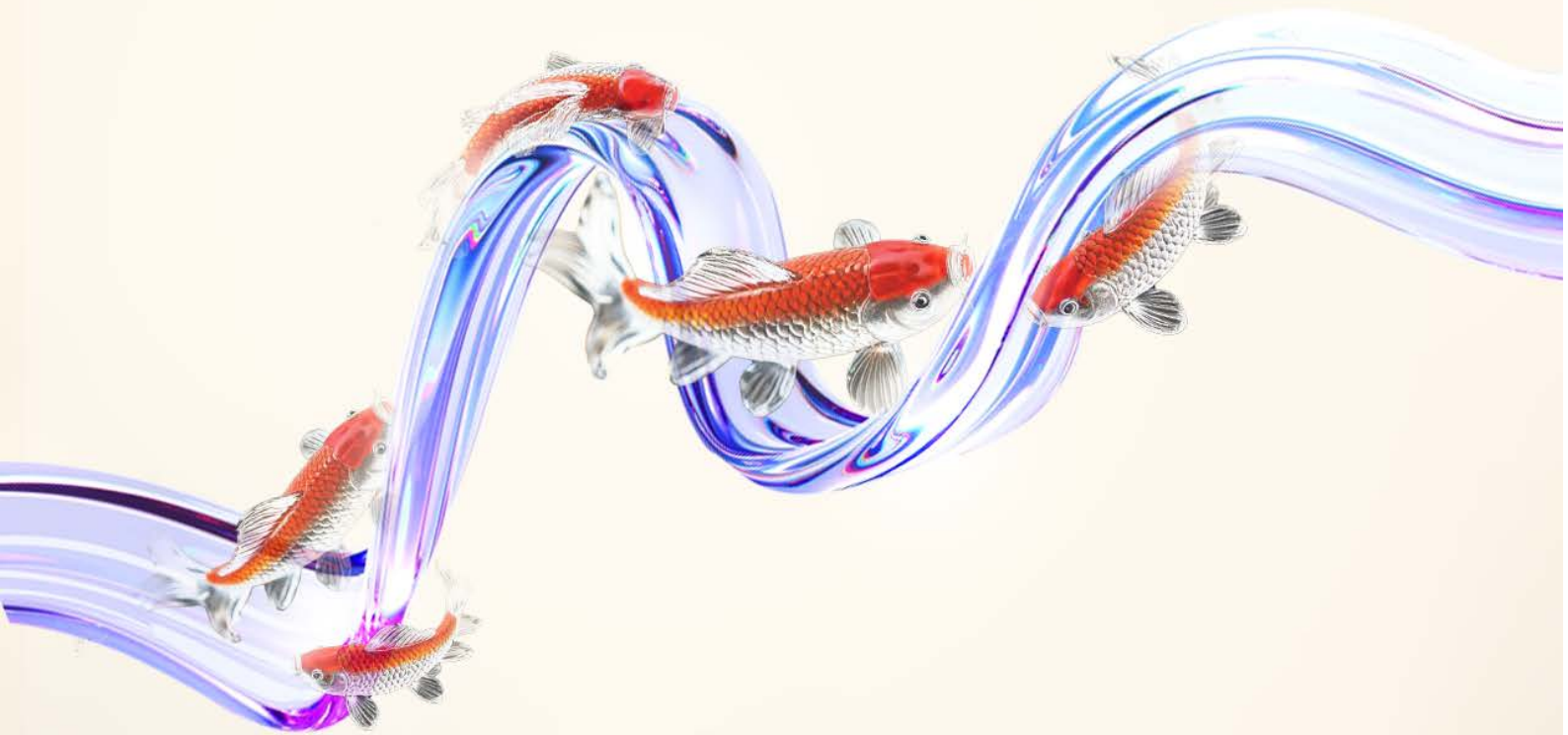
Long heritage in Singapore
since 1938



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



Paid-up capital of SGD 270 million (as of November 2023) and will continue to be strengthened as business grows



A Crystal of Wisdom, a Tide of Wealth

Success begins with a single drop in the stream of wealth - a radiant current that grows stronger with time. Just like a school of vibrant fish swimming in unison, each decision you make guides you towards an ocean of abundance. Clarity and commitment are the currents that shape your future, enabling wealth to flow effortlessly like a shimmering tide.

Beyond a Lifetime of Financial Security

Nurture a legacy as timeless as crystal for your loved ones while achieving the lifestyle you have always envisioned. With **Infinite Harvest Plus (II)**, every step you take enhances your future, generating a continuous flow of wealth that brings your dreams of infinite abundance to life.



KEY BENEFITS

Embrace a lifetime of comfort and financial security

Receive yearly income of up to 3.5%¹ of your total premiums paid until age 120:

Premium Payment Term	First Payout From The End Of
Single	3 rd policy year
3 years	4 th policy year
5 years	5 th policy year

Indulge in your desired lifestyle or choose to accumulate² them with us to grow your reserves for future needs.

Maximize your income potential

Enjoy an additional Booster Bonus³ from as early as 20th policy year, giving your financial growth an extra boost.

Preserve your premium outlay

100% of your capital is guaranteed⁴ from:

Premium Payment Term	Capital Guaranteed From The End Of
Single	3 rd policy year
3 years	3 rd policy year
5 years	5 th policy year

Have the luxury of a short premium commitment

Choose a premium payment term that suits your financial goals. Select to pay with a single premium or over a period of 3 or 5 years.

Create a lasting legacy

Appoint a Secondary Life Insured⁵ to ensure seamless policy continuity for a steady flow of wealth, and allow your loved ones to continue enjoying the benefits of the policy.

Harvest your wealth

Receive a lump sum maturity benefit⁶ at age 120.

A gift of assurance and legacy

Live your life to the fullest knowing that your loved ones will be protected, should the unfortunate occur. Infinite Harvest Plus (II) pays out a lump sum death benefit⁷ as a legacy to your loved ones.

Simple application process

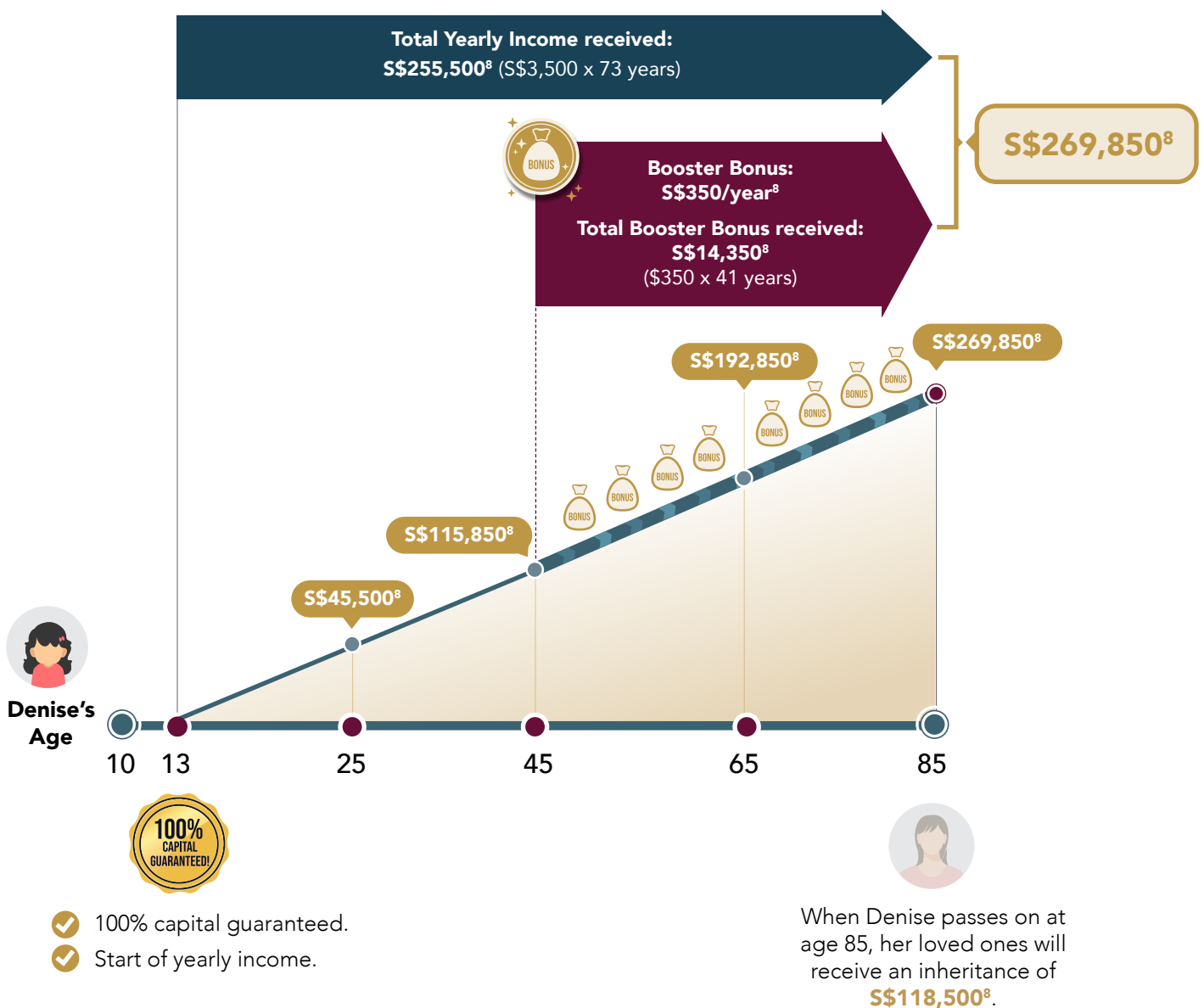
With no medical check-up required, Infinite Harvest Plus (II) allows you to kick start this plan almost instantly.

Scenario 1 | Gift for your child

Robert, 45 years old, wants to give his 10-year-old daughter, Denise, a solid foundation for a financially secure future. He purchases **Infinite Harvest Plus (II)** with a single premium of S\$100,000 to provide Denise with a lifetime of yearly income. This financial gift provides Denise the resources to pursue her dreams and aspirations.

From end of 3rd policy year:

Yearly Income	:	S\$3,500⁸
• Guaranteed Yearly Income	:	S\$1,500
• Non-guaranteed Yearly Cash Bonus	:	S\$2,000 ⁸



Total Payout: S\$388,350⁸

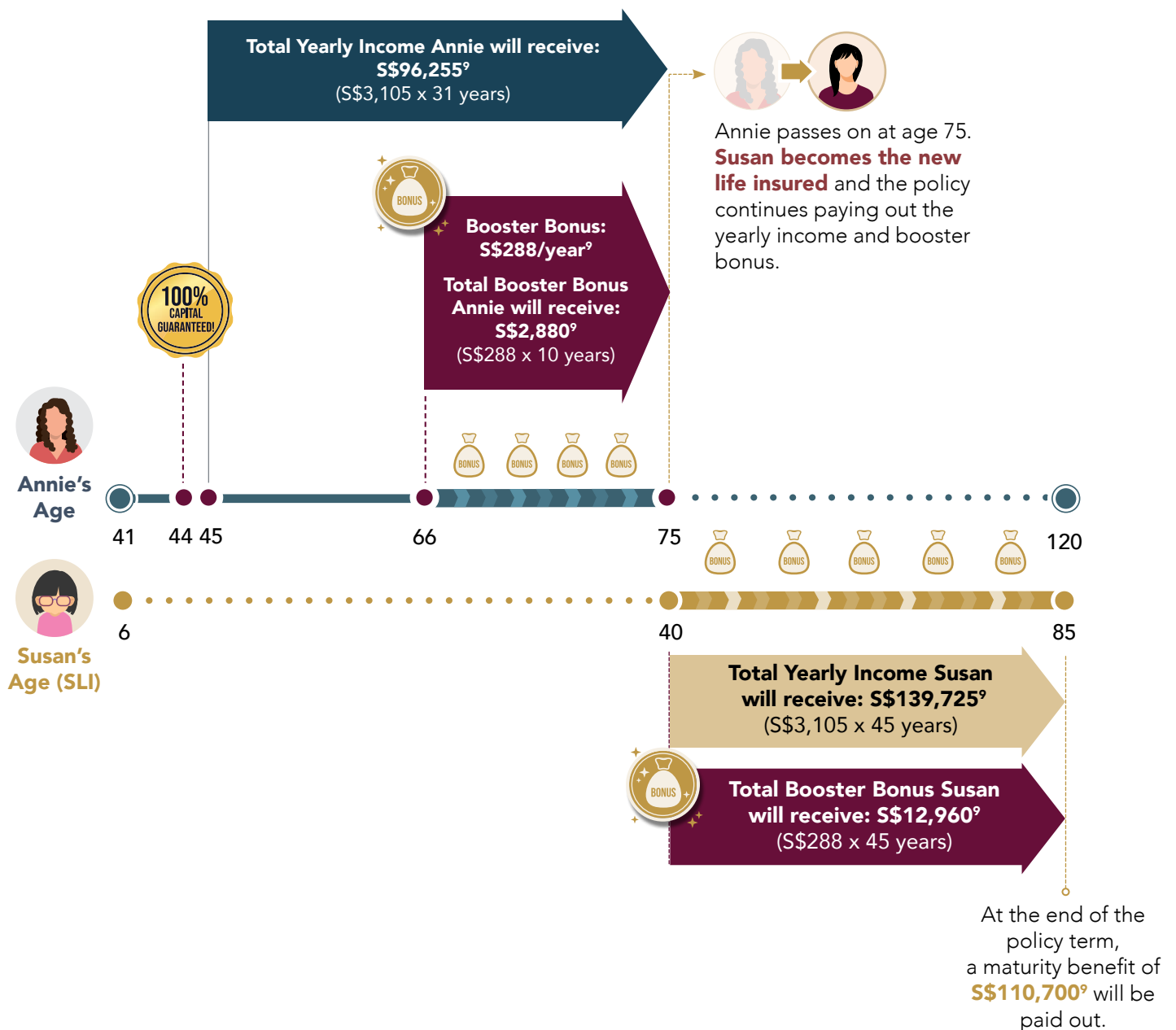
Total Payout / Single Premium Paid: 388.35%⁸

Scenario 2 | Wealth accumulation across generations

Annie, aged 41, wants to generate a steady stream of wealth to create a lasting legacy for her child. She chooses **Infinite Harvest Plus (II)** with a 3-year premium payment term of S\$30,000/year and appointed her 6-year-old daughter, Susan, as the Secondary Life Insured (SLI).

From end of 4th policy year:

Yearly Income	:	S\$3,105⁹
• Guaranteed Yearly Income	:	S\$1,305
• Non-guaranteed Yearly Cash Bonus	:	S\$1,800 ⁹



Total Payout: S\$362,520⁹
Total Payout / Total Premiums Paid: 402.8%⁹

Footnotes

- ¹ Based on life insured between age next birthday 1 to 40, with single premium of S\$100,000 and above or premium payment terms of 3 years. Based on Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. For an IIRR of 3.00% p.a., the yearly income is up to 2.40% p.a..
- ² The prevailing interest rate is non-guaranteed and subject to change with 30 days' written notice.
- ³ Booster bonus is non-guaranteed. The first booster bonus payout is dependent on the entry age of the primary life insured.
- ⁴ For premium payment terms of 3 and 5 years, the capital guaranteed is applicable for yearly payment mode only.
- ⁵ Please refer to the Product Summary for specific terms and conditions to appoint the Secondary Life Insured.
- ⁶ The maturity benefit comprising the following, less any amount owing to us, will be payable:
 - (i) a guaranteed surrender value;
 - (ii) a non-guaranteed terminal bonus; and
 - (iii) any accumulated yearly income and booster bonus deposited with us plus interest accrued.
- ⁷ The death benefit comprising the following, less any amount owing to us, will be payable:
 - (i) Higher of 105% of single premium / 105% of Total Yearly Premiums Paid (whichever is applicable) or the guaranteed surrender value;
 - (ii) a non-guaranteed terminal bonus; and
 - (iii) any accumulated yearly income and booster bonus deposited with us plus interest accrued.
- ⁸ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the values are: non-guaranteed yearly cash bonus = S\$900, yearly income = S\$2,400, total yearly income received = S\$175,200 (S\$2,400 x 73 years), booster bonus = S\$160/year, total booster bonus received = S\$6,560 (S\$160 x 41 years), payout at ages 25/45/65/85 = S\$31,200/S\$79,360/S\$130,560/S\$181,760, death benefit = S\$111,080, total payout = S\$292,840 and total payout / single premium paid = 292.84%. The actual benefit payable may vary according to the future performance of the Participating Fund.
- ⁹ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the values are: non-guaranteed yearly cash bonus = S\$810, yearly income = S\$2,115, total yearly income Annie will receive = S\$65,565 (S\$2,115 x 31 years), booster bonus = S\$126/year, total booster bonus Annie will receive = S\$1,260 (S\$126 x 10 years), total yearly income Susan will receive = S\$95,175 (S\$2,115 x 45 years), total booster bonus Susan will receive = S\$5,670 (S\$126 x 45 years), maturity benefit = S\$103,275, total payout = S\$270,945 and total payout / total premiums paid = 301.05%. 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 of the primary life insured. 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 accurate as of 24 October 2024.

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