



中国太平
CHINA TAIPING

INFINITE Legacy (II)

A lasting imprint of love and comfort.



中国太平保险(新加坡)有限公司
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

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



Achieved Global Fortune 500
since 2018



Total assets of HKD 1,500 billion
as of June 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 meaningful imprint that
shapes the future.*

You create an imprint of your love as you build a life with your family - it symbolizes your achievements, preserves treasured memories, and represents cherished dreams. As you mould a life of comfort and security for your loved ones, let our legacy solution shape your family's future - like a promise cast in stone.





A legacy moulded with love, preserved with devotion.

Reaching new milestones and fulfilling each of your goals deepen and strengthen your imprint of success, love, and devotion. Mould a legacy that offers rewards despite the unexpected and endures through time. With clear and careful foresight, you can safeguard today and tomorrow for your family with **Infinite Legacy (II)**.



KEY BENEFITS

1 Reinforce your financial security

Give your loved ones the advantage of greater and longer financial security with Infinite Legacy (II). It offers immediate high coverage with a Guaranteed Benefit (GB) of up to 3.5 times of the basic sum assured until age 86, after which the GB will decrease by 10% yearly for the next five policy years. The GB will remain constant at 50% from age 90 onwards.

Entry Age	GB Factor
1 - 29	3.50
30 - 39	3.25
40 - 49	3.00
50 - 54	2.75
55 - 59	2.50
60 - 64	2.25
65 - 70	2.00

2 Peace of mind with lifelong protection

The coverage for death¹ and terminal illness² are both guaranteed throughout the lifetime of your policy. Keep your wealth intact despite unforeseen events and have the financial peace of mind.

3 Ensure policy continuity with a Secondary Life Insured (SLI)

Ensure uninterrupted coverage with the option for a SLI³ and give your future generations the gift of continued financial stability.

4 Premium commitment at your comfort

Select a premium payment term that suits your financial goals and needs. Choose between single premium and three years premium payment term.

5 Immediate cash value

Cash value is available once the policy is incepted and will grow over time with the addition of non-guaranteed bonuses, hence enhancing your legacy.

6 Enjoy the reward of preferential premium rates

Being in good health is in itself a reward, but you can also enjoy the privilege of preferential premium rates subject to a medical evaluation.



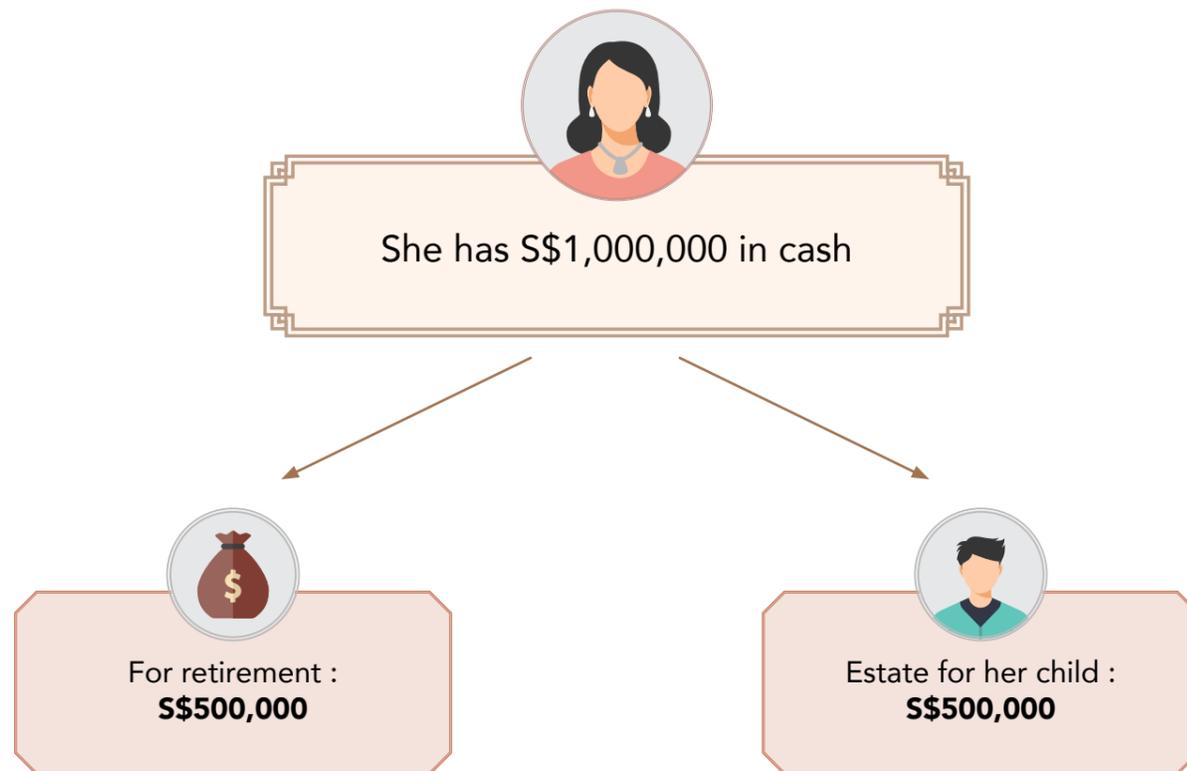


Scenario 1 - Legacy Planning

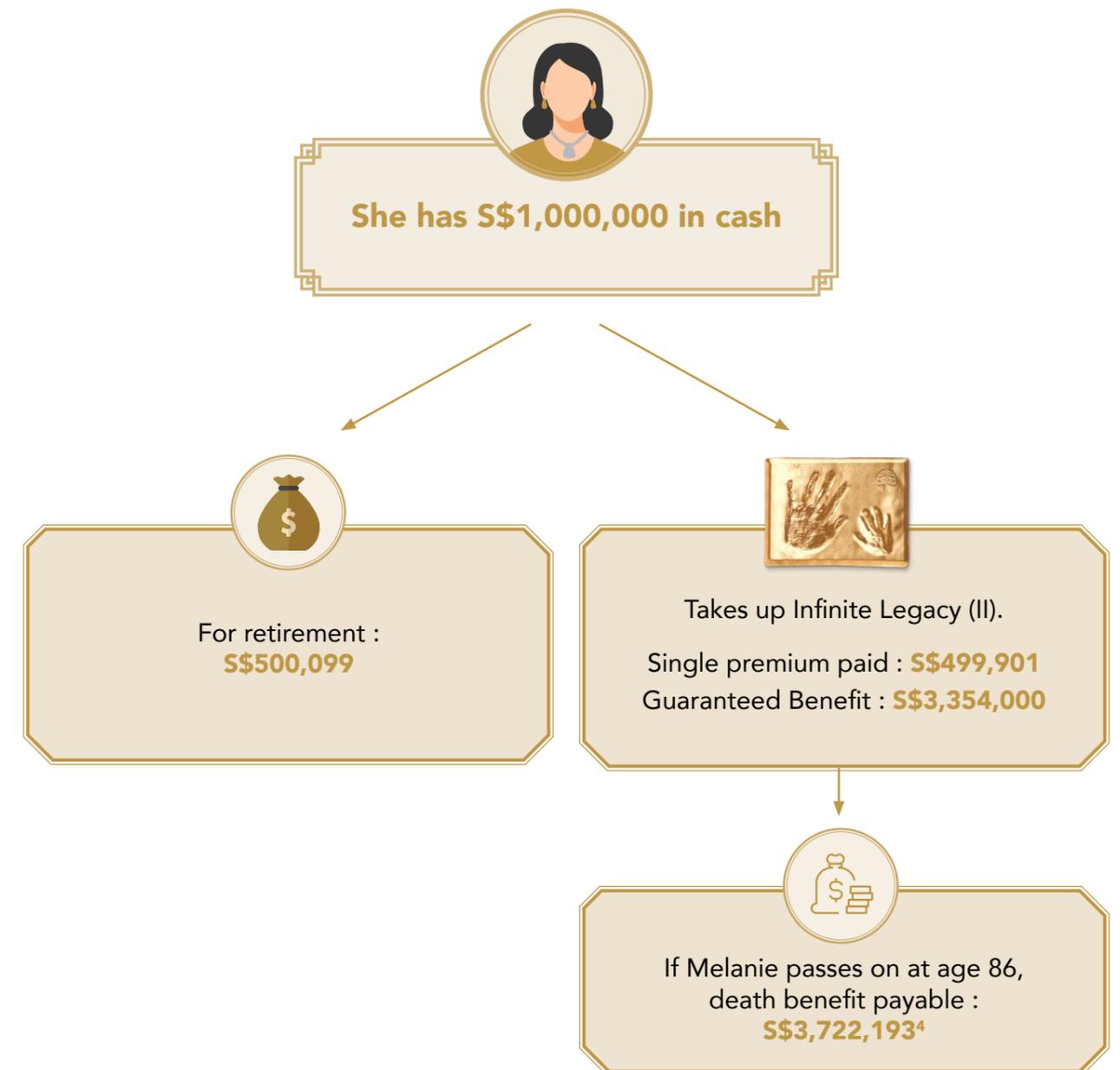
Melanie, age 35, non-smoker, residing in Singapore and of preferred plus premium class:

She has a young son and wants to ensure financial security for his future. She takes up Infinite Legacy (II) with single premium payment of S\$499,901. She enjoys an immediate Guaranteed Benefit of S\$3,354,000 until age 86. Melanie is now assured that her son is gifted a legacy of financial comfort.

Scenario 1: Without Infinite Legacy (II)



Scenario 2: With Infinite Legacy (II)





Scenario 2 - Policy Continuity with SLI

Alan (policy owner) gets married and he wants to assure his wife, Tiffany, with financial security. He purchases Infinite Legacy (II) with her as a life insured.

Tiffany, age 30, non-smoker, residing in Singapore and of preferred plus premium class:

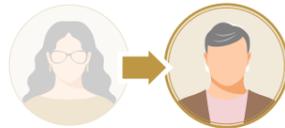
Single Premium : S\$410,805	Guaranteed Benefit : S\$3,250,000	Sum Assured : S\$1,000,000
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Alan gets married and purchases Infinite Legacy (II) for Tiffany.



Three years later, they welcomed their new born baby girl, Pearlynn.



Tiffany passes away and Alan becomes the new life insured.



20 years later, Alan passes away.



Alan appoints himself as the SLI so that they can leave a legacy for Pearlynn should the unforeseen happen to both Tiffany and himself.

Alan chooses to preserve the plan and let the benefit continue to grow.

The death benefit payable is S\$3,795,456⁵ and the policy terminates.

Footnotes

- Death benefit is the higher of:
 - guaranteed benefit; or
 - sum assured or 101% of guaranteed surrender value, whichever is higher, plus any attaching bonuses.
- There is an overall TI Limit of S\$3,000,000 that is payable per life inclusive of all other insurance taken up with China Taiping Insurance (Singapore) Pte Ltd. ("CTPIS).
- Subject to terms and conditions. For policies with premium payment term of three years and with appointed Secondary Life Insured ("SLI"), if the primary life insured dies during the premium term, the policy will not continue with the SLI. CTPIS will pay the death benefit and the policy terminates. Please refer to the Product Summary for specific conditions to appoint the SLI.
- Based on IIRR of 4.25% p.a. For an IIRR of 3.00% p.a., death benefit = S\$3,354,000. The actual benefit payable may vary according to the future performance of the Participating Fund.
- Based on IIRR of 4.25%p.a., Tiffany's death benefit of S\$3,250,000 plus accumulated reversionary and terminal bonuses. For IIRR of 3.00%p.a., death benefit is S\$3,474,368. 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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is accurate as of 24 July 2024.

中国太平保险(新加坡)有限公司

CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. (Co. Reg. No. 200208384E)

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