



中国太平  
CHINA TAIPING

# INFINITE *Elite Legacy* (USD)

*Make a strategic move for your legacy tomorrow*



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 RMB 1,260 billion**  
as of December 2022

### China Taiping Insurance Singapore



**Long heritage in Singapore**  
since 1938



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



**Paid-up capital of SGD 210 million** (as of April 2020) and will  
continue to be strengthened as business grows

## A Knight in a Grandmaster’s Game

Held fast by the deep and rich roots of tradition, our long-established culture has withstood the tests of time. Fueled by its values, integrity, and perseverance, it has also proven that resilience can take anybody as far as they desire. Like the strength and flexibility of the Knight, our solutions can ensure a rewarding “checkmate”.





## An enduring gift that bears infinite rewards

With your sights set on a lifestyle defined by indulgence and fulfillment, you exercised foresight, made smart financial choices, and worked hard to achieve your goals. Your next move is to preserve and nurture the prosperity you have secured so you can leave behind a lasting legacy to your loved ones.

Bring your ultimate achievement to fruition with **Infinite Elite Legacy (USD)**. Make the strategic move to safeguard your legacy and your loved ones' future.



# Key Benefits

## Multiply your protection advantage

Infinite Elite Legacy (USD) provides an immediate Guaranteed Benefit (GB) of up to 3.5 times of the basic sum assured until age 86. Thereafter the GB will decrease by 10% each policy year for five policy years and will remain at 50% from age 90 onwards.

In this way, you can be in a favourable position to secure guaranteed coverage and enjoy greater long term financial security.

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

## Lifetime protection

Financial peace of mind is the fruit of your labour - your hard work and your foresight in strategic legacy planning. You will secure lifetime protection against death<sup>1</sup> and ensure that your wealth is intact for your loved ones.

## Continuity of legacy

You may appoint a loved one or yourself (if the plan is purchased on the life of your child or spouse) as the Secondary Life Insured<sup>2</sup> (SLI) to guarantee continuity of the policy if the life insured passes on. This secures the continuity of your legacy and allows your loved one to enjoy the policy benefits without interruptions.

## Preferential premium rates

Be rewarded with preferential premium rates for your good health, which is subject to medical examinations.

## Premium payment term that suits your needs

Choose your preferred premium commitment of single premium, five years or over ten years.

## The luxury of guaranteed returns is yours for the taking

Guaranteed surrender value is made available once the policy is incepted and grows over time to reach 100% of the total premiums paid<sup>3</sup> in the later policy years. With bonuses, your policy surrender value is further enhanced.





## Build a legacy that makes your presence eternal

**Infinite Elite Legacy (USD)** can help you achieve some of your financial goals. Be it building a legacy for your loved ones, equitable wealth distribution or ensuring the continuity of your business.



### Legacy Planning

Preserves your legacy to provide for generations to come.



### Estate Planning

Offers liquidity to your empire for seamless wealth transfer and preserves family harmony.



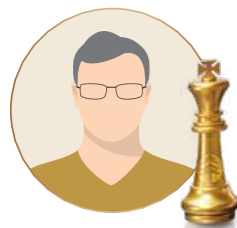
### Business Continuity

Ensures your business can continue to grow in the event of an unexpected loss of key business stakeholders.





# Scenario 1 - Estate Planning



**Richard, age 55, non-smoker, residing in Singapore and of preferred plus premium class:**

He wishes to distribute his estate fairly among his two children, Jason and May, and provides his wife, Judy, with sufficient financial stability upon his passing.



**Jason**

has been helping Richard since his graduation with the family business that is worth USD 10 million.



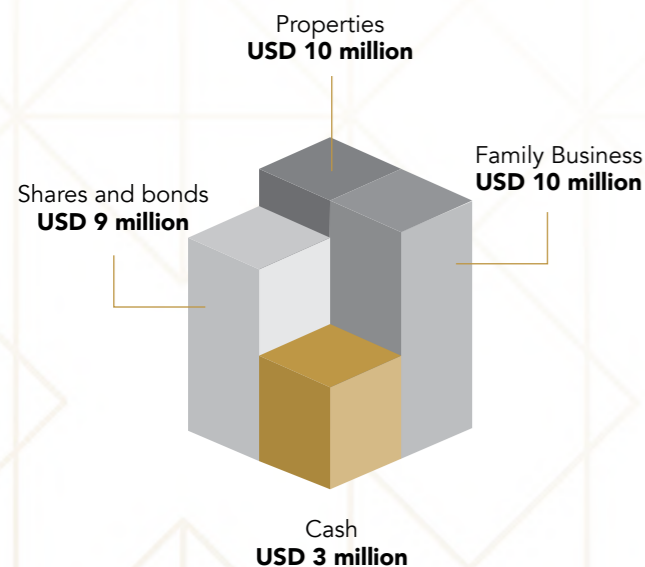
**May**

has passion in arts painting and wants to set up her own art gallery and exhibition.

Richard can increase his total assets to USD 39 million by purchasing Infinite Elite Legacy (USD) with single premium of USD 3 million with USD 10 million coverage.

Without Infinite Elite Legacy (USD)  
**USD 32 million**

With Infinite Elite Legacy (USD)  
**USD 39 million**



How Richard allocates his assets with **Infinite Elite Legacy (USD)**:



**Judy gets USD 13 million:**

Properties: USD 10 million  
Payout from Infinite Elite Legacy (USD): USD 3 million<sup>4</sup>  
  
This shall be adequate to provide Judy a comfortable life in her golden years.



**Jason gets USD 13 million:**

Business: USD 10 million  
Shares: USD 3 million  
  
Jason has put his heart in the family business and understands its operations. He can continue to run and grow the business that his father has built over a lifetime. It is only natural for Jason to inherit the business entirely.



**May gets USD 13 million:**

Bonds: USD 6 million  
Payout from Infinite Elite Legacy (USD): USD 7 million<sup>4</sup>  
  
This shall provide May with enough capital to pursue her dreams without exposure to investment risks.



## Scenario 2 - Policy Continuity with SLI

Robert (policy owner) gets married and he wants to provide a financial peace of mind for his wife, Laura. He purchases Infinite Elite Legacy (USD) with a 10-year premium payment term with him as a life insured and appoints Laura as the SLI.

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

**Guaranteed Benefit:**  
USD 3,250,000

**Sum Assured:**  
USD 1,000,000



Robert gets married and purchases Infinite Elite Legacy (USD).



Three years later, they welcome their newborn baby girl, Lily. Unfortunately, Lily has a congenital condition and Robert decides to change the SLI to Lily.

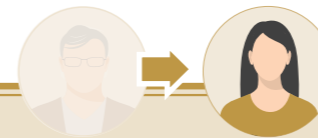
### Scenario A



Robert passes on.

His family chooses to receive the death benefit of USD 3,250,000<sup>5</sup> and the policy terminates.

### Scenario B



His family decides to continue the policy with Lily as the new life insured and the policy benefits continue to grow.

If Lily passes on or chooses to surrender the policy 20 years later:

- Death benefit: USD 4,110,848<sup>5</sup>
- Total surrender value: USD 3,346,115<sup>5</sup>

The policy terminates thereafter.





## Footnotes

- <sup>1</sup> Death benefit is the higher of:
  - (a) guaranteed benefit; or
  - (b) sum assured or 101% of guaranteed surrender value, whichever is higher, plus any attaching bonuses.
- <sup>2</sup> Subject to terms and conditions. For policies with premium payment term of five and ten years and with appointed SLI, if the primary life insured dies during the premium term, the policy will not continue with the SLI. The death benefit will be payable and the policy terminates thereafter. Please refer to the Product Summary for specific conditions to appoint the SLI.
- <sup>3</sup> Applicable to policies without non-health loadings. Please refer to the Product Summary for the list of terms and conditions.
- <sup>4</sup> The GB will remain the same up to the policy anniversary on which the life insured is age 86 next birthday. Thereafter, on each policy anniversary, the GB will reduce by 10% each policy year for 5 policy years and remain level at 50%.
- <sup>5</sup> Based on Illustrated Investment Rate of Return (IIRR) of 4.99% p.a.. For IIRR of 3.49% p.a., the death benefit payable for Scenario A is USD 3,250,000 and the death benefit payable and total surrender value for Scenario B are USD 3,635,633 and USD 3,297,470 respectively. 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. All bonuses 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 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 25 May 2023.







**中国太平保险(新加坡)有限公司**

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