

China Life Harvest Income Supreme Plan (USD)
SAFEGUARD YOUR FAMILY'S FINANCIAL
STABILITY WITH PROTECTION AGAINST
LIFE'S UNCERTAINTIES

Provide your family with guaranteed protection



中国人寿
CHINA LIFE

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Lifelong Promise . Lifelong Partner
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Endless prosperity
Boundless wealth

About Us

Established in 2015, China Life Insurance (Singapore) Pte. Ltd. is a licensed life insurer which is regulated by the Monetary Authority of Singapore. As part of China Life Insurance (Group) Company ("China Life") which is the largest state-owned financial insurance corporation in China, we are backed by its financial strength and established heritage. For 21 consecutive years, China Life is a Fortune Global 500 company, ranking 54 in 2023. It is an influential global brand with a brand value of RMB 485.567 billion*.

Our parent company, China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life. It has grown to become one of the largest financial institutions in Hong Kong with a total asset value of HKD 463.1 billion (December 2022) and a total premium income of HKD 49.2 billion in 2022. China Life (Overseas) has extended its footprint in Southeast Asia region in recent years, and established subsidiaries in Singapore and Indonesia in 2015 and 2018 respectively. Its financial rating by Moody's was "A1" (insurance financial strength rating in 2023) and by Standard & Poor's was "A" (long-term local currency issuer credit rating and insurer financial strength rating in 2023).

As a socially responsible company, we are committed to offer value-added financial solutions to customers to fulfil their risk protection, retirement, wealth management, and legacy planning needs. We believe in giving back to society through our corporate social responsibility activities to make a positive impact on the community and our customers. On March 15, 2024, Moody's assigned our company an insurance financial strength rating (IFSR) of A3 for the second consecutive year. The outlook remains stable. We have a network of 19 branches formed by strategic partnership of 2 banks, and 22 strategic partners formed by local and international brokerages, and wealth management companies. In 2020, we proudly launched our Agency Channel. This strategic move allows us to deepen our reach within the local insurance industry, build a team of trusted advisors to deliver exceptional service to all clients.



¹ Note : The Fortune Global 500 ranking was accorded to our strong ultimate parent company, China Life Insurance (Group) Company. The Moody's and Standard & Poor's credit ratings were accorded to China Life Insurance (Overseas) Company Limited, our parent company.

* Source: Top 500 Most Valuable Chinese Brands 2023 by World Brand Lab

China Life Harvest Income Supreme Plan (USD)

China Life Harvest Income Supreme Plan (USD) is a participating whole life insurance designed for legacy and wealth planning with single, 5-year or 10-year payment term options for selection. It offers both guaranteed and non-guaranteed lifelong yearly income¹. The plan provides financial protection in case of death³ and terminal illness⁴. For multi-generational income, Contingent Life Insured (s)⁵ can be appointed. Additionally, the plan allows participation in the performance of the participating fund through non-guaranteed yearly income, loyalty bonus, and terminal bonus.

Key Benefits for your legacy planning needs:



Enjoy a Lifetime Yearly Income¹

Enjoy your lifetime yearly income which you can decide to use as you please¹.



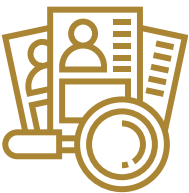
Capital Guarantee²

You can rest assured with 100% capital guarantee from as early as the end of the 5th policy year².



Inheritance for The Next Generation

If you pass away³ or are diagnosed with a terminal illness⁴, we will provide you or your beneficiary with a death benefit plus any potential bonuses to help you and your family cope with the unexpected financial situation needs, leaving a legacy for your descendants.



Contingent Life Insured Option⁵

You can exercise the Contingent Life Insured Option unlimited times to ensure your legacy last for generations⁵!



Flexible Premium Payment Choices

Choose from single or regular premium payment term of 5 or 10 years.



Hassle-Free Application

Sign up for this plan is made easy for you as no medical check-up is needed.

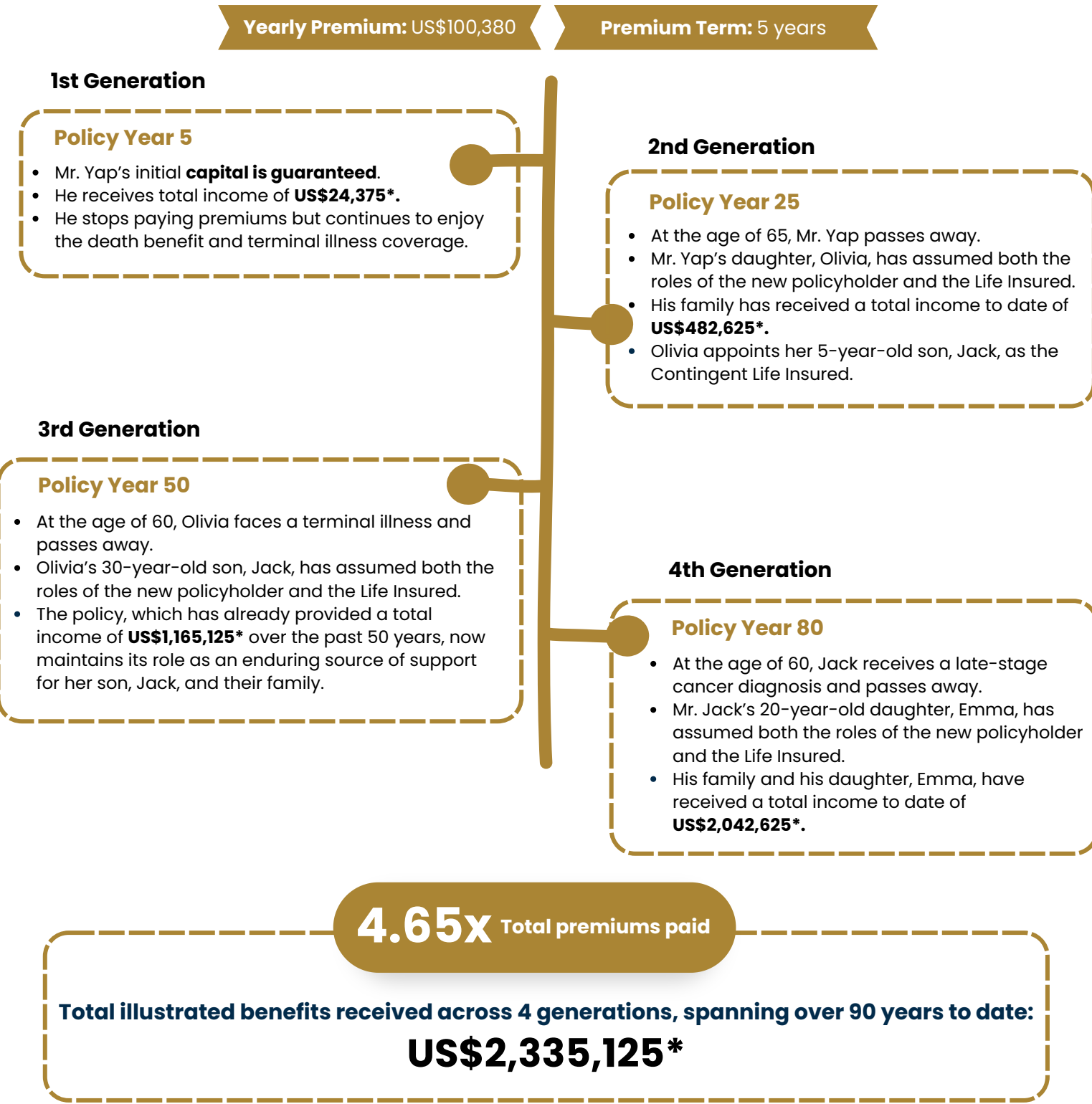


**Your legacy isn't just what you
leave behind.**

**It is an invaluable foundation for
their future success.**

Ensure the seamless transfer of your wealth and protection across generations

Mr. Yap, aged 40, is a dedicated professional seeking to establish a robust financial foundation for his family, with a keen desire to proactively safeguard against unforeseen circumstances such as terminal illness or untimely demise. He signs up for the China Life Harvest Income Supreme Plan (USD) as both the Life Insured and Policyholder. He strategically designates his 10-year-old daughter, Olivia, as the Contingent Life Insured to fulfill his vision.

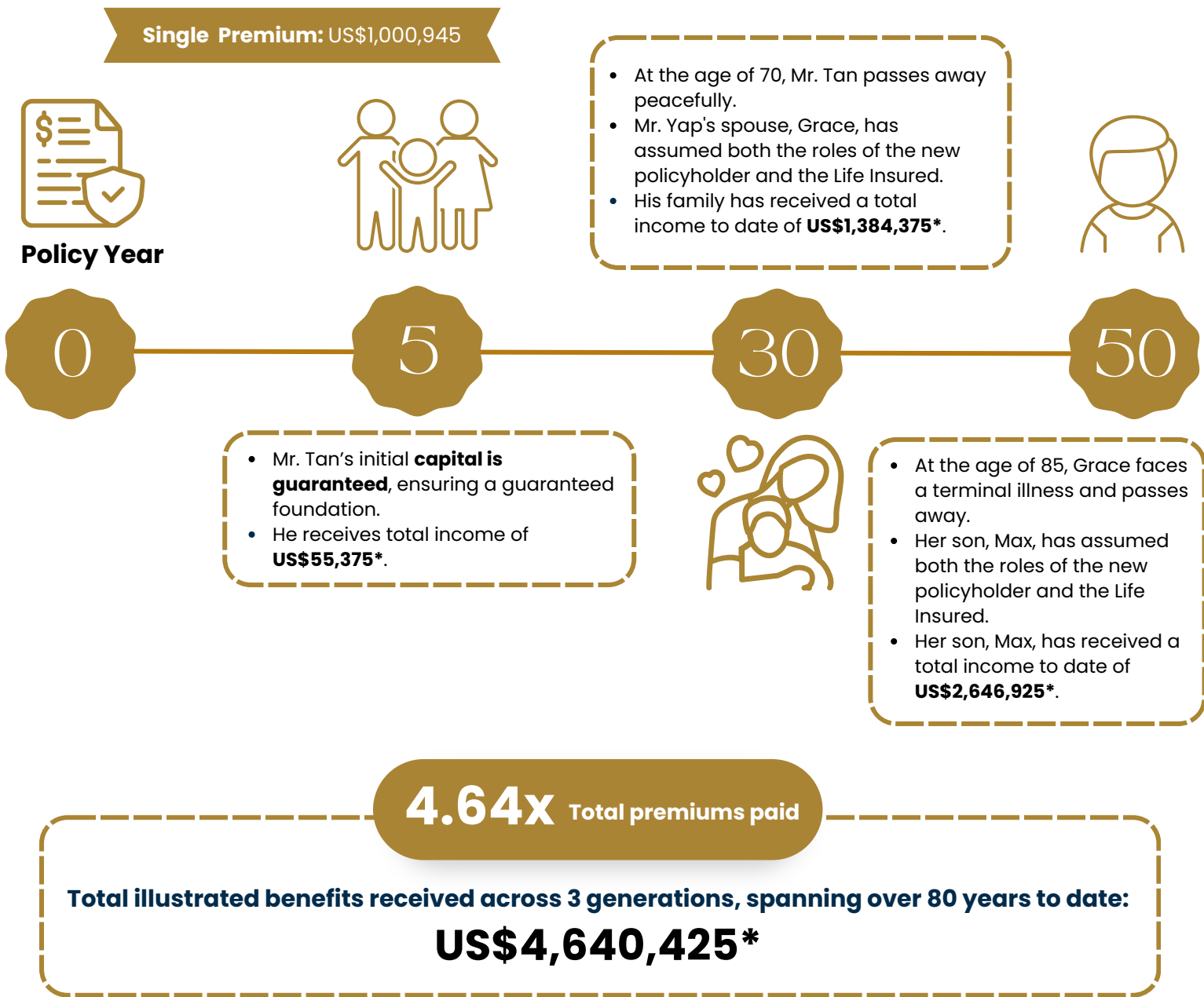


*The figures illustrated above include all the income payable for that year. Figures include non-guaranteed values. The non-guaranteed values are derived from the participating fund earning the illustrated investment rate of return of 5.75% p.a. in the future. Therefore, the actual amount payable may vary according to the future performance of the participating fund.

Based on an illustrated investment rate of returns of 4.50% p.a., the total illustrated income from this policy amounts to US\$17,550 in the 5th policy year, US\$339,300 in the 25th policy year, US\$851,175 in the 50th policy year, US\$1,523,925 in the 80th policy year, and US\$1,748,175 in the 90th policy year.

Preserving and amplifying the worth of your legacy, no matter what unfolds

Mr. Tan, a 40-year-old businessman, holds deep concerns about the well-being of his spouse, Grace, and his son, Max, in the event of his absence. He decides to sign up the China Life Harvest Income Supreme Plan (USD), committing a substantial single premium of US\$1,000,945. He appoints his 35-year-old spouse, Grace (first Contingent Life Insured) and his 8-year-old son, Max (second Contingent Life Insured).



*The figures illustrated above include all the income payable for that year. Figures include non-guaranteed values. The non-guaranteed values are derived from the participating fund earning the illustrated investment rate of return of 5.75% p.a. in the future. Therefore, the actual amount payable may vary according to the future performance of the participating fund.

Based on an illustrated investment rate of returns of 4.50% p.a., the total illustrated income from this policy amounts to US\$39,870 in the 5th policy year, US\$981,245 in the 30th policy year, US\$1,933,695 in the 50th policy year, and US\$3,462,045 in the 80th policy year.

Enhance your prosperity
Enrich your family
Establish a lasting legacy



Footnotes:

1. For regular payment, the yearly income, both guaranteed and non-guaranteed, may be payable from the end of the premium payment term (5-year or 10-year) as long as the life insured is alive and while the policy is in force. The guaranteed yearly income is set at 1% of the face amount.

For single payment, the yearly income, both guaranteed and non-guaranteed, may be payable from the end of the 5th policy year as long as the life insured is alive and while the policy is in force. The guaranteed yearly income is set at 1% of the face amount.

2. For regular payment, the capital guarantee, which is based on yearly premium payment mode, applies only from the end of the premium payment term and if all yearly premiums due on the policy have been paid before the end of the grace period.

For single payment, the capital guarantee applies only at the end of the 5th policy year.

3. For regular payment, if the life insured dies while the policy is in force and no Contingent Life Insured(s) were appointed, or before the end of the premium payment term, we will pay the sum of:

- a) 108% of the total yearly premiums due to-date or the guaranteed cash value, whichever is higher;
- b) a non-guaranteed terminal bonus(if any);
- c) accumulated guaranteed yearly income, non-guaranteed yearly income (if any) and loyalty bonus (if any); and
- d) interest on the accumulated guaranteed yearly income, non-guaranteed yearly income and loyalty bonus (if any); less amounts owing (if any) and outstanding premium (if any).

For single payment, if the life insured dies while the policy is in force and no Contingent Life Insured(s) were appointed, or before the end of the premium payment term, we will pay the sum of:

- a) 101% of the single premium paid or the guaranteed cash value, whichever is higher;
- b) a non-guaranteed terminal bonus (if any);
- c) accumulated guaranteed yearly income, non-guaranteed yearly income (if any) and loyalty bonus (if any); and
- d) interest on the accumulated guaranteed yearly income, non-guaranteed yearly income (if any) and loyalty bonus (if any); less amounts owing (if any).

4. If the life insured is diagnosed with a terminal illness while the policy is in force and no Contingent Life Insured(s) were appointed, or before the end of the premium payment term, we will advance the death benefit.

5. In the event of death of the current Life Insured or when the current Life Insured is diagnosed with terminal illness, the appointed primary Contingent Life Insured as stated in our records shall be the new life insured of this policy, subject to conditions.

Please refer to the Policy Contract for full details on Contingent Life Insured.

6. The Face Amount is a notional value and is not the benefit that will be paid upon the death of the life insured.

7. For regular payment, a non-guaranteed loyalty bonus may be payable starting from the end of the premium payment term and every 5 years thereafter as long as the Life Insured is alive while the policy is in force.

For single payment, a non-guaranteed loyalty bonus may be payable starting from the end of the 5th policy year and every 5 years thereafter as long as the life insured is alive while the policy is in force.

8. Exchange Rate and Currency Risk Exposure: This plan's premium and pay out value are in USD. The USD exchange rate may impact the value of your benefits when converted to other currency.

Note:

You should seek advice from a financial adviser representative before making a commitment to purchase the plan.

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 reference only and does not consider your specific investment objectives, financial situation or needs. It 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. In case of discrepancy between the English and Mandarin versions, the English version shall prevail.

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 coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or 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 at 24 April 2024.

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