

# China Life Lifetime Income Supreme Plan (RMB)

A superior plan for enduring  
income and lifelong assurance.



Lifelong Promise · Lifelong Partner  
[www.chinalife.com.sg](http://www.chinalife.com.sg)

# About Us

Established in 2015, China Life Insurance (Singapore) Pte. Ltd. is a licensed life insurer 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 strong financial foundation and rich heritage. China Life has been a Fortune Global 500 company for 23 consecutive years, ranking 45th in 2025. With a brand value of RMB 501.985 billion\*, it is recognized as an influential global financial brand.

Our parent company, China Life (Overseas), traces its roots back to 1933 and has been serving customers for over 90 years. With the strong support of China Life, China Life (Overseas) has grown into the largest Chinese insurer and institutional investor in Hong Kong. As of February 11, 2025, China Life (Overseas) holds an "A1" insurance financial strength rating from Moody's, and as of December 18, 2024, an "A" long-term local currency issuer credit and insurer financial strength rating from Standard & Poor's.

We are dedicated to providing comprehensive financial solutions tailored to our customers' needs in risk protection, retirement, wealth management, and legacy planning. Committed to social responsibility, we actively engage in initiatives that foster financial literacy, support local communities, and promote sustainable development. Our growing distribution network includes strategic partnerships with 2 banks and 23 alliances with leading brokerages and wealth management firms. In 2020, we further expanded our presence by launching the Agency Channel, strengthening our market position and empowering financial advisors to deliver tailored solutions with exceptional service.



## China Life Lifetime Income Supreme Plan (RMB)

China Life Lifetime Income Supreme Plan (RMB) offers reliable lifetime yearly income<sup>1</sup> with the assurance of a strong capital guarantee<sup>2</sup>, giving you a simple and steady way to build long-term financial confidence.

With China Life, your future is secure and supported every step of the way.

### Key Benefits:



#### Enjoy a Lifetime Yearly Income<sup>1</sup>

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



#### 100% Capital Guarantee<sup>2</sup>

Enjoy peace of mind with 100% capital guarantee.



#### Contingent Life Insured Option<sup>3</sup>

You can choose the Contingent Life Insured Option as often as needed to help ensure your legacy lasts.



#### Hassle-Free Application

Apply with ease – no medical check-up is required.



#### Coverage for Death<sup>4</sup> and Terminal Illness<sup>5</sup>

Provides financial security for you and your loved ones in the event of death or terminal illness.



#### Flexible Premium Payment Choices<sup>6</sup>

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

## Example 1:



Mr. Wang, aged 40, signs up for **China Life Lifetime Income Supreme Plan (RMB)** with a single premium payment, choosing to receive yearly income payouts to enhance his retirement income.

<b>Single Premium:</b> RMB ¥ 425,000	<b>Premium Term:</b> Single Payment
<b>Guaranteed Yearly Income:</b> RMB ¥ 1,250	<b>Non-Guaranteed Yearly Income:</b> RMB ¥ 13,750 <sup>#</sup>

Total Single Premium Paid  
**RMB ¥ 425,000**



Capital Guaranteed



**Age** 40 ..... 45 ..... 85 ..... Life

If Mr. Wang passes away at age 85:

Total Illustrated Death Benefit RMB ¥ 477,742<sup>#</sup>

Total Illustrated Yearly Income Payout RMB ¥ 615,000<sup>#</sup>

Total Illustrated Payout  
**RMB ¥ 1,092,742<sup>#</sup>**

# Figures include non-guaranteed values. These values are based on the assumption that the participating fund earns an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. in the future. Actual amounts payable may vary depending on the future performance of the participating fund.

Based on an IIRR of 3.00% p.a.:

- The Non-Guaranteed Yearly Income is RMB ¥ 7,000;
- The Illustrated Yearly Income Payout is RMB ¥ 8,250;
- The Total Illustrated Death Benefit at age 85 is RMB ¥ 470,092;
- The Total Illustrated Payout by age 85 is RMB ¥ 808,342.

The above illustrated is based on sum insured<sup>7</sup> of RMB ¥ 250,000.

## Example 2:



Ms. Tan, age 40, signs up for **China Life Lifetime Income Supreme Plan (RMB)**, opting for a 5-year regular premium payment to supplement her retirement income, with yearly income payouts selected for her benefit.

Yearly Premium: RMB ¥ 75,000	Premium Term: 5 Years	Total Premium Paid: RMB ¥ 375,000
Guaranteed Yearly Income: RMB ¥ 1,000	Non-Guaranteed Yearly Income: RMB ¥ 11,000 <sup>#</sup>	Total Yearly Income: RMB ¥ 12,000 <sup>#</sup>

Total Premium Paid  
**RMB ¥ 375,000**



Age 40 ..... 45 ..... 85 ..... Life

If Ms. Tan passes away at age 85:

Total Illustrated Death Benefit RMB ¥ 421,537<sup>#</sup>

Total Illustrated Yearly Income Payout RMB ¥ 492,000<sup>#</sup>

Total Illustrated Payout  
**RMB ¥ 913,537<sup>#</sup>**

# Figures include non-guaranteed values. These values are based on the assumption that the participating fund earns an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. in the future. Actual amounts payable may vary depending on the future performance of the participating fund.

Based on an IIRR of 3.00% p.a.:

- The Non-Guaranteed Yearly Income is RMB ¥ 5,600;
- The Illustrated Yearly Income Payout is RMB ¥ 6,600;
- The Total Illustrated Death Benefit at age 85 is RMB ¥ 414,787;
- The Total Illustrated Payout by age 85 is RMB ¥ 685,387.

The above illustrated is based on sum insured<sup>7</sup> of RMB ¥ 200,000.

## Footnotes:

1. For single premium payment, the yearly income will 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 yearly income comprises:
  - a. guaranteed yearly income at 0.5% of the sum insured; and
  - b. non-guaranteed yearly income (if any).

The non-guaranteed yearly income rate of 5.5% of the sum insured is derived from the participating fund earning the Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. in the future. The non-guaranteed yearly income rate is 2.8% of the sum insured if the IIRR is 3.00% p.a.. Therefore, the actual amount payable may vary according to the future performance of the participating fund.

For regular premium payment, the yearly income will be payable from the end of premium payment term as long as the life insured is alive and while the policy is in force. The yearly income comprises:

- a. guaranteed yearly income at 0.5% of the sum insured; and
- b. non-guaranteed yearly income (if any).

The non-guaranteed yearly income rate of 5.5% of the sum insured is derived from the participating fund earning the Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. in the future. The non-guaranteed yearly income rate is 2.8% of the sum insured if the IIRR is 3.00% p.a.. Therefore, the actual amount payable may vary according to the future performance of the participating fund.

2. For single premium payment, the capital guarantee applies only at the end of 5th policy year. Capital guarantee applies to the basic plan only.

For a policy with 5 years premium payment term, the capital guarantee, which is derived based on yearly premium payment mode, applies at the end of the premium payment term only if all yearly premiums due on the policy have been paid before the end of the Grace Period.

3. 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.

4. For single premium payment, if the life insured dies while the plan is in force, 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 and non-guaranteed yearly income (if any); and
  - d. interest on the accumulated guaranteed yearly income and non-guaranteed yearly income (if any), less amounts owing (if any).

For regular premium payment, if the life insured dies while the plan is in force, we will pay the sum of:

- a. 101% 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 and non-guaranteed yearly income (if any); and
- d. interest on the accumulated guaranteed yearly income and non-guaranteed yearly income (if any), less amounts owing (if any) and outstanding premium (if any).

5. If the life insured is diagnosed with a terminal illness while the policy is in force, we will advance the death benefit.
6. For regular premium payment, the maximum entry age of life insured is subject to [entry age + premium payment term] is less than or equal to 70 Age Last Birthday.
7. The sum insured is a notional value and is not the benefit that will be paid upon the death of the life insured.

## 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.

These policies are 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 websites ([www.gia.org.sg](http://www.gia.org.sg), [www.lia.org.sg](http://www.lia.org.sg), [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 5 January 2026.

## Find out more today:

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