

Enjoy guaranteed returns of up to 2.55% p.a.\*

.COM.SG

Amount Invested <sup>+</sup> (S\$)	Annual Guaranteed Returns <sup>+</sup>	Maturity Benefit After 5 Years <sup>+</sup>	Guaranteed Total Rate of Returns After 5 Years <sup>+</sup>
\$10,000	2.30%	\$11,205	12.05%
\$20,000	2.45%	\$22,574	12.87%
\$30,000	2.50%	\$33,945	13.15%
\$50,000	2.55%	\$56,710	13.42%

- 100% capital guarantee<sup>#</sup>
- Guaranteed returns of up to 2.55% p.a.\*
- Single premium 5-year endowment policy

Now you can enjoy the benefits of an endowment plan without having to worry about uncertainties in the returns. With **S\$ Wealth Accumulator**, your capital is guaranteed from the end of your third policy year onwards. You will get back 100% of your capital plus a **guaranteed return of up to 2.55% p.a.\* after just 5 years.**

### Be protected as you save

What's more, you will also enjoy added life protection during the term of your investment. In the unfortunate event of death, your loved ones will receive the higher of the initial investment amount or the guaranteed cash value.

And the best part is, you can start accumulating attractive guaranteed returns today with a minimum investment amount of only \$10,000<sup>^</sup>.

To find out how you can start accumulating attractive guaranteed returns, contact your Financial Advisory Representative today.

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### Important notes

\*Based on a guaranteed annual return of 2.55% at the end of the 5-year investment period for investments of \$50,000 and above. For investments between \$30,000 and \$49,000, the guaranteed annual return is 2.50%. For investments between \$20,000 and \$29,000, the guaranteed annual return is 2.45%. For investments less than \$20,000, the guaranteed annual return is 2.30%.

#Your capital is guaranteed from the end of your third policy year onwards.

+ The annual return is a yearly interest credited to the plan, while the total rate of return is the gross returns on the initial investment at the end of the 5 years. The guaranteed returns apply only if the plan is held to maturity. A surrender charge will apply if the plan is surrendered before maturity.

^ Payment is via cash, cheque or inter-bank transfer.

S\$ Wealth Accumulator is available on a limited tranche basis. Submission of application form and payment does not guarantee acceptance by [redacted] reserves the right to withdraw the plan earlier or reject your application whenever the tranche limit is reached, without prior notice.

This insurance plan is underwritten by [redacted].

This flyer is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

The information is correct as of October 2009.