



安盛

Life protection & savings
Wealth Advance Savings Series II - Ultimate

**Ride your wealth
to a new level**



Product brochure

In a world where achieving success means seizing the right opportunities, you need a savings solution with enough momentum to match your ambitions. Ride your wealth to a new level with **Wealth Advance Savings Series II – Ultimate**, which offers the potential for high returns on your long-term savings, along with flexible cash withdrawals so you can stay on top of your changing needs. Make every dollar work harder with **Wealth Advance Savings Series II – Ultimate**, and set your sights on a future full of opportunities.



Wealth Advance Savings Series II – Ultimate

Wealth Advance Savings Series II – Ultimate (“**Ultimate**”) is a participating life insurance plan that boosts your wealth accumulation by providing potentially high returns on your long-term savings in the form of bonuses. Flexible access to your savings allows you to stay on top of your evolving financial needs or even pass down your wealth to future generations, while life protection helps provide additional security for your loved ones.

Highlights





Boost your wealth accumulation

With **Ultimate**, you can enjoy the growth potential of your savings with 2 types of non-guaranteed bonuses - reversionary bonus and terminal bonus after the policy has been in-force for 3 years.

	Reversionary bonus	Terminal bonus
Bonus allocation	On annual basis	On a one-off basis
Face value of the bonus	- Non-guaranteed, but once declared it will be guaranteed - Payable on the death of the insured	- Non-guaranteed - Payable on the death of the insured - The actual amount will only be determined when it is paid
Cash value of the bonus	- Non-guaranteed - Payable upon policy surrender or at maturity - The actual amounts will only be determined when they are paid	

Any indebtedness will be deducted from reversionary bonus and / or terminal bonus when payable.

In addition to reversionary bonus and terminal bonus, the guaranteed cash value will be offered by **Ultimate** and is payable upon policy surrender or at maturity.



Manage and access your savings flexibly

Short premium payment term with fixed premium

Ultimate offers you a premium payment term of 5 years or 10 years during which your premium will remain unchanged so as to ease your financial planning.

Easy access to your savings

To meet your financial needs at different life stages, you may withdraw the cash value of the declared reversionary bonus¹, together with the cash value of the corresponding terminal bonus, from the policy.

You may also apply for a policy loan² from the guaranteed cash value and the cash value of the declared reversionary bonus to cope with your financial challenges.

Furthermore, you may reduce the notional amount³ of the policy. The guaranteed cash value, the cash value of reversionary bonus (if any) and the cash value of terminal bonus (if any), attributable to the reduced portion of the notional amount, as determined by the Company, less any indebtedness, will be paid to you.



Pass on a legacy to future generations

After the end of the 1st policy year, you may change the insured of the policy subject to the prevailing administrative rules of the Company^{4,5}, enabling you to manage your wealth with extra flexibility in the long run.

Changing the insured will not affect the policy values under your policy, while the benefit period will be changed to up to age 100⁶ of the latest insured, allowing you to pass your legacy of love to future generations.



Protect yourself and your loved ones against the unforeseen

Life protection to care for your family

Ultimate provides life protection to care for your loved ones. In the occurrence of an unfortunate event, the designated beneficiary will receive a death benefit which is equal to:

the higher of

- (i) 100% of the total standard premiums paid⁷, plus extra 30% of the total standard premiums paid^{7,8} if the insured passes away at the initial insured's age of 60 or below and the policy has been in-force for 3 years; and
- (ii) guaranteed cash value

+ face value of reversionary bonus (if any)

+ face value of terminal bonus (if any)

– any indebtedness and outstanding premiums (if applicable)

To allow greater flexibility in your legacy planning, you may choose between the following two Death Benefit Settlement Options for the payment of the death proceeds. Details are as follows:

Death Benefit Settlement Option	How the death proceeds will be paid
1. Lump sum payment	In a lump sum
2. Payment by instalments	- The death proceeds will be paid by instalments at such regular intervals over a specified period of time to be agreed by the Company - Settlement term: 10 / 20 / 30 years - Mode of settlement: annually / monthly - Interest will accrue on the balance of the death proceeds which is yet to be paid at an interest rate to be determined by us from time to time at our sole discretion.

Optional extra protection

You can also combine **Ultimate** with a wide range of optional supplements such as critical illness, medical, accident and disability protection to meet your personal needs.

Wealth Advance Savings Series II – Ultimate at a glance

Premium payment term	5 years or 10 years
Benefit period	Up to age 100 ⁶
Issue age	Age 0 – 60
Premium ⁹	Fixed and guaranteed
Minimum notional amount	USD15,000
Guaranteed cash value	Payable upon policy surrender or at maturity
Non-guaranteed benefits	May be provided after the policy has been in-force for 3 years Reversionary bonus ■ Annual bonus ■ Face value is non-guaranteed, but once declared it will be guaranteed. It will be payable on the death of the insured ■ Cash value is non-guaranteed and payable upon policy surrender or at maturity. The actual amount will only be determined when it is paid Terminal bonus ■ A one-off bonus ■ Face value is non-guaranteed and payable on the death of the insured ■ Cash value is non-guaranteed and payable upon policy surrender or at maturity ■ The actual amount will only be determined when it is paid
Surrender value / Maturity benefit	Guaranteed cash value ⊕ cash value of reversionary bonus (if any) ⊕ cash value of terminal bonus (if any) ⊖ any indebtedness and outstanding premiums (if applicable)
Life protection	Death benefit is equal to the higher of: (i) 100% of the total standard premiums paid⁷, plus extra 30% of the total standard premiums paid^{7,8} if the insured passes away at the initial insured's age of 60 or below and the policy has been in-force for 3 years; and (ii) guaranteed cash value ⊕ face value of reversionary bonus (if any) ⊕ face value of terminal bonus (if any) ⊖ any indebtedness and outstanding premiums (if applicable)
Underwriting	No medical underwriting is required if the total aggregate annual premiums¹⁰ of all policies of Wealth Advance Savings Series II and designated participating life insurance plans in respect of the insured is USD400,000 or below¹¹ Subject to the Company's prevailing rules and approval, you may apply for Ultimate which does not include extra 30% of the total standard premiums paid^{7,8} in the calculation of death benefit. For this version of Ultimate, medical underwriting will not be required even if the total aggregate annual premiums¹⁰ of all policies of Wealth Advance Savings Series II and designated participating life insurance plans in respect of the insured exceed USD400,000¹¹ For details, please contact your financial consultant