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Life protection & savings
WealthAhead II Savings Insurance - Supreme

Cultivate today's harvest
Sow tomorrow's vines



Product brochure



In a world shaped by change, true financial strength comes not just from growing your wealth - but from the ability to move with it. That means knowing when to build, when to access and more importantly when to pass it on.

That's why **WealthAhead II Savings Insurance - Supreme** ("WealthAhead II - Supreme") is built with strategic features to help you accumulate your wealth and make efficient and controlled distributions to your loved ones. It also offers comprehensive inheritance tools that strengthen your financial capability throughout your life and beyond.



Scan to watch the product video

Highlights



Accelerate wealth growth with adaptabilities

-  Choose your policy currency from up to 9 currencies with flexible convertibility
-  Empower your wealth accumulation by locking-in your gains when opportunity arises
- First-in-market¹**
-  Dual currency accounts for currency diversification

Allocate your wealth precisely as you envision

- First-in-market²**
-  Wealth Master Service provides income streams for your loved ones
-  Policy segregation to optimise wealth allocation among family members



Pass it on - clearly, securely, meaningfully

-  Heritage Protector Option for transferring policy ownership smoothly to someone you trust
-  Change of insured and designation of contingent insured for policy continuation
-  Flexi Care Option provides wealth access for trusted one in unexpected life events
-  Tailored death benefit settlement options to match family intentions



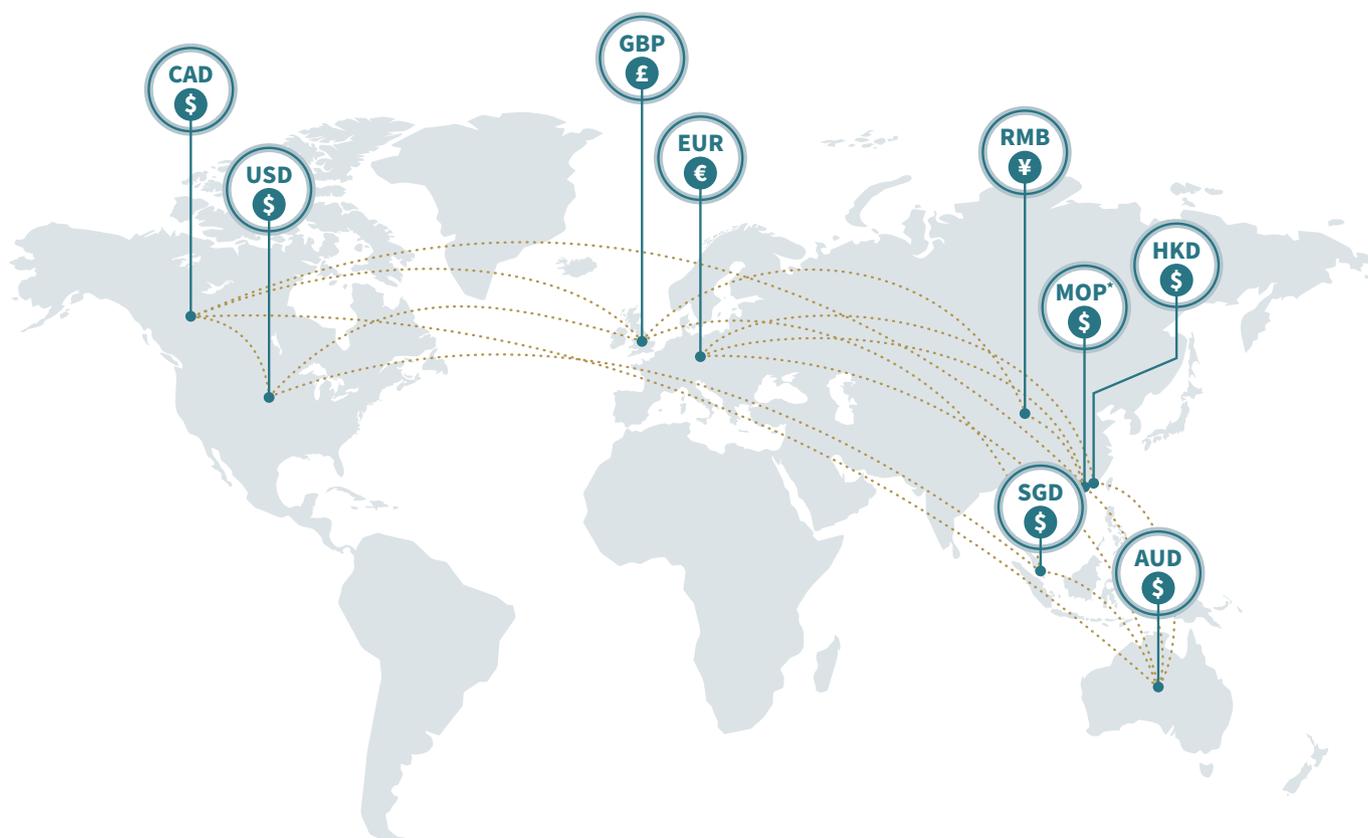


Accelerate wealth growth with adaptabilities

Start growing your wealth with a choice of up to 9 currencies

WealthAhead II - Supreme ensures that, whether you choose a 5-year or 10-year premium payment term, your premium rate remains unchanged throughout the entire premium payment term, providing peace of mind tailored to your time horizon.

With **WealthAhead II - Supreme**, you can choose to denominate your policy in local or other key foreign currencies, from a selection of up to 9 currencies: Renminbi (RMB), United States Dollar (USD), British Pound (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Singapore Dollar (SGD), Hong Kong Dollar (HKD) and Macau Pataca (MOP) (MOP is only for policies issued in Macau), each offering different policy returns.



* MOP: only for policies issued in Macau



Accelerate wealth growth with adaptabilities (cont'd)

Currency Conversion Option offers flexible convertibility

WealthAhead II - Supreme allows you to fully convert your policy into a policy denominated in a different currency of a plan as we may designate (“Converted Policy”). No medical underwriting is required and the Converted Policy carries the same policy commencement date. The Currency Conversion Option³ provides you with easy access to the currency you need as well as mitigating currency risk.

You can exercise this option within 30 days from each policy anniversary starting from the 3rd policy anniversary. There is no upper limit on the number of times the Currency Conversion Option³ may be exercised provided that only one application to exercise this option can be made within one policy year.

Upon the approval of the application for Currency Conversion Option³, the total cash value of the existing policy will be converted at the prevailing currency exchange rate⁴ and transferred to the Converted Policy, while the notional amount⁵, premiums payable (if any) and the policy value projections of the Converted Policy will be determined by the Company and may be higher or lower than those of the existing policy.

For information about the exchange rate risk and changes associated with exercising the Currency Conversion Option³, please refer to the sections “**Currency and exchange rate**” and “**Changes due to exercising the Currency Conversion Option**” as contained under “**Important Information**”.

Empower your wealth accumulation with favourable potential return

Beginning in the 3rd policy year, your policy will have a guaranteed cash value⁶ which is payable either at maturity or upon surrender of your policy. From the end of the 3rd policy year, you may benefit the growth potential of your savings through two types of non-guaranteed bonuses: the reversionary bonus and the terminal bonus⁷ – designed to elevate your long-term wealth.

	Reversionary bonus	Terminal bonus
Bonus allocation	On an annual basis	On a one-off basis
Face value of the bonus	<ul style="list-style-type: none"> Non-guaranteed, but once declared, it will be guaranteed Payable when the death benefit or the compassionate benefit becomes payable 	<ul style="list-style-type: none"> Non-guaranteed Payable when the death benefit or the compassionate benefit becomes payable The actual amount will only be determined when it is payable⁸
Cash value of the bonus	<ul style="list-style-type: none"> Non-guaranteed Payable upon policy surrender or at maturity The actual amount will only be determined when it is payable⁸ 	

Any indebtedness and outstanding premiums will be deducted from the reversionary bonus and / or the terminal bonus⁷ when they become payable.



Accelerate wealth growth with adaptabilities (cont'd)

Lock-in your gains when opportunity arises

A key part of financial planning is preserving the ability to act on your convictions. With possibilities abound, **WealthAhead II – Supreme** provides you with Policy Value Lock-in Option⁹, allowing you to lock-in gains with no aggregate limit on the lock-in rate.



How does your Policy Value Lock-in Option⁹ work?

From the 5th policy anniversary onwards, you may apply to exercise the Policy Value Lock-in Option⁹ within 30 days of each policy anniversary. This option allows you to transfer a portion of your policy's guaranteed cash value⁶ and non-guaranteed bonuses to the Prime Currency Account. If your application is approved, the lock-in amount¹⁰ will be deducted from the guaranteed cash value⁶, the latest cash value of the reversionary bonus and the latest cash value of the terminal bonus and will be transferred to the Prime Currency Account as soon as practicable¹¹.

Interest may be credited on the value of the Prime Currency Account at a rate determined by us from time to time, at our absolute discretion. The exercise of this option will also result in a reduction of the notional amount⁵, as well as a corresponding reduction in the policy values and any premiums payable. To attain your life pursuits, you may withdraw part or all of the value of the Prime Currency Account at any time, and such withdrawal is subject to policy terms and conditions and the administrative rules of the Company.



First-in-market¹

Dual-currency accounts for currency diversification

With **WealthAhead II – Supreme**, you are free to save in up to two currencies under one policy. After exercising the Policy Value Lock-in Option⁹, you may switch a portion of the value from your "Prime Currency Account" to a "Global Currency Account", another account denominated in a currency of your choice (other than the policy currency) from those currencies made available by the Company, and switch back from the Global Currency Account to the Prime Currency Account as needed¹².



You have the flexibility to switch currencies at the prevailing currency exchange rate⁴ between your Prime Currency Account and Global Currency Account whenever you choose. Besides, you can withdraw any portion or the entirety of the value from both accounts at any time, all without any fees. Interest may be applied to both accounts based on the selected currency, at interest rates determined by us from time to time at our absolute discretion.



To help you manage currency risk, you can choose to withdraw from the Global Currency Account either in your policy currency or in the currency of the Global Currency Account, subject to the prevailing administrative rules of the Company.



You can also request to change the currency of your Global Currency Account after it has been established¹³, enabling you to adjust to emerging market possibilities.



Accelerate wealth growth with adaptabilities (cont'd)

Direct access to your policy values

To provide you with the financial agility needed as life unfolds, we enable you to withdraw your funds with flexibility. You can access your policy values with ease as described below:

- i withdraw the cash value of the declared reversionary bonus¹⁴, together with the cash value of the corresponding terminal bonus, from your policy;
- ii reduce the notional amount⁵ of the policy and partially withdraw your guaranteed cash value⁶, the cash value of the reversionary bonus (if any) and the cash value of the terminal bonus attributable to the reduced portion of the notional amount⁵ (if any) and the cash value of the terminal bonus corresponding to the reduced portion of the face value of the reversionary bonus (if any) as determined by the Company. Please note that this will reduce your future policy values and benefits;
- iii withdraw values from the Prime Currency Account (if any) and the Global Currency Account (if any); or
- iv apply for a policy loan¹⁵ based on the guaranteed cash value⁶, the cash value of the declared reversionary bonus and the value of the Prime Currency Account (if any).

Reserve the flexibility to pay your premium when it works for you

WealthAhead II – Supreme is designed to give you peace of mind – even in uncertain times. You are allowed up to 365 days – including the standard 31-day grace period – from the next premium due date to pay any overdue premiums. This extended protection helps you stay covered while experiencing significant life events.

Please refer to the details of “extended grace period¹⁶” in the section **WealthAhead II – Supreme at a glance**.



Allocate your wealth precisely as you envision



First-in-market²

Wealth Master Service provides income streams for your loved ones

To nurture sound family financial management, it is crucial to ensure your loved ones are provided with just the right extent of financial support at the right time. With the market-first² Wealth Master Service¹⁷, **WealthAhead II – Supreme** allows you to arrange finances in advance for you and your loved ones, ensuring that support is provided in the best possible way as intended.

You have the flexibility to make periodic withdrawals through the Wealth Master Service¹⁷ where you can preset the withdrawal start year, withdrawal period, withdrawal amount and payout sequence - individually for up to 3 recipients – allowing each of them to receive the withdrawal proceeds in a tailored pattern.

Policy segregation to optimise wealth allocation among family members

Starting from the 1st policy anniversary, you may apply for the exercise the Flexi Segregation Option¹⁸ to optimise your wealth allocation by splitting your policy. This option allows you to transfer a portion of the notional amount⁵ and the total cash value (if any) to a new policy (“Segregated Policy”), which will be issued in the same policy currency and with the same policy commencement date as your current policy. There are no administration fees, and you may exercise this option flexibly, subject to administrative rules of the Company. Each Segregated Policy operates separately¹⁹ to ensure it supports the attainment of specific goals for each family members.





Pass it on – clearly, securely, meaningfully

Heritage Protector Option for transferring policy ownership smoothly to someone you trust

To ensure your wealth is passed on with care and intention, **WealthAhead II – Supreme** offers you the Heritage Protector Option²⁰ to designate trusted individuals who can assume ownership of your policy when misfortune happens.

Upon policy commencement, you may apply to appoint a contingent owner and, if necessary, an interim owner[~], to ensure your wealth is passed on to your trusted ones upon the occurrence of the succession event. You have 2 choices as to the event that would trigger the change of policy ownership: (1) the policy owner’s death only; or (2) the policy owner’s death, mental incapacitation or physical incapacitation²¹, by electing any one of following Nomination Options: **(A) Instant** ; or **(B) Designated Age**[~].

[~] Only applicable to policies issued in Hong Kong.

Designate a contingent owner to streamline the wealth transfer **(Nomination Option (A) – Instant)**

You can designate a direct family member as the contingent owner. In the event of misfortune, the contingent owner seamlessly transitions into the role of new policy owner. This change of policy ownership will have no impact on the policy values.

Policy owner **William** designates the below for Heritage Protector Option:

Succession Event Option:	(1) Death
Nomination Option:	(A) Instant
Contingent Owner:	William’s son (age 19 at the time of designation)



William

William passes away



William’s son
takes up the
policy ownership

This diagram is the highlight of Nomination Option (A) – Instant for illustration purpose only.



Pass it on - clearly, securely, meaningfully (cont'd)

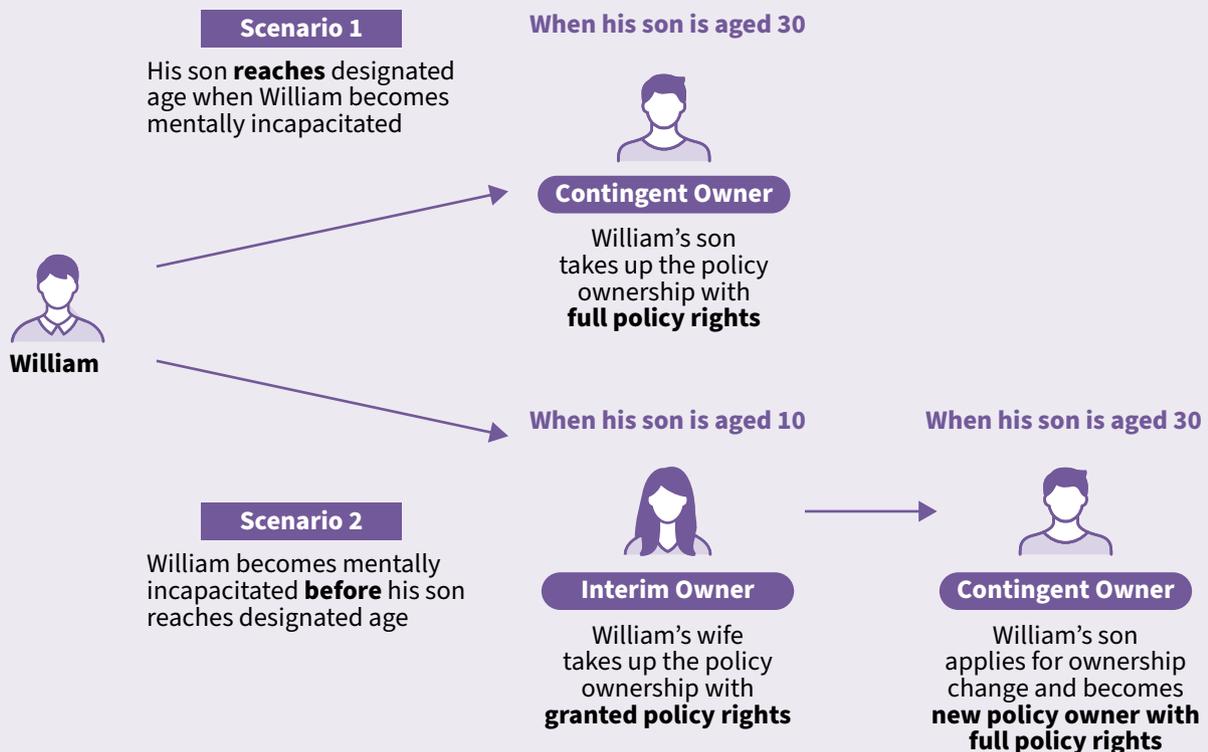
Appoint an interim owner to safeguard wealth transfer before the contingent owner is prepared (Nomination Option (B) – Designated Age) (Only applicable to policies issued in Hong Kong)

You have the option to specify an attained age (“designated age”) at which you believe the contingent owner will be ready to take up ownership of the policy following a succession event. When you apply to designate a contingent owner under this option, you have to also designate an interim owner at the same time. The interim owner can manage the policy until the contingent owner reaches the designated age.

If the succession event occurs after the contingent owner has reached the designated age, the contingent owner will directly replace the original owner and become the new owner of the policy. Otherwise, the interim owner will step in as policy owner and may exercise the predefined granted policy rights until the contingent owner reaches the designated age and becomes the new owner of the policy.

Policy owner **William** designates the below for Heritage Protector Option:

Succession Event Option:	(2) Death / Incapacity
Nomination Option:	(B) Designated Age
Contingent Owner:	William’s son (age 0 at the time of designation)
Designated Age:	Age 30
Interim Owner:	William’s wife



This diagram is the highlight of Nomination Option (B) – Designated Age for illustration purpose only.



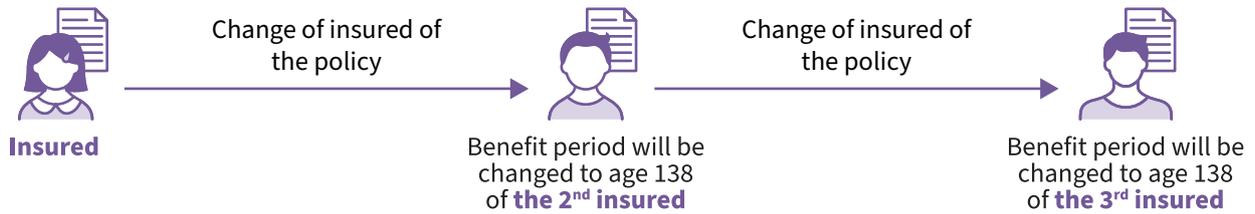
Pass it on - clearly, securely, meaningfully (cont'd)

Change of insured to extend protection for future generations

To cater for your progressing protection needs, starting from the 1st policy anniversary while the insured is alive, **WealthAhead II - Supreme** gives you the flexibility to change the insured under the policy as often as you wish, subject to the rules and approval of the Company²². The benefit period will be changed to up to age 138²³ of the latest insured, helping you extend the coverage across generations while the policy value will be unaffected.

Change of insured of the policy

Policy owner can change the insured of the policy for an unlimited number of times



This diagram is the highlight of change of insured of the policy for illustration purpose only.





Pass it on – clearly, securely, meaningfully (cont'd)

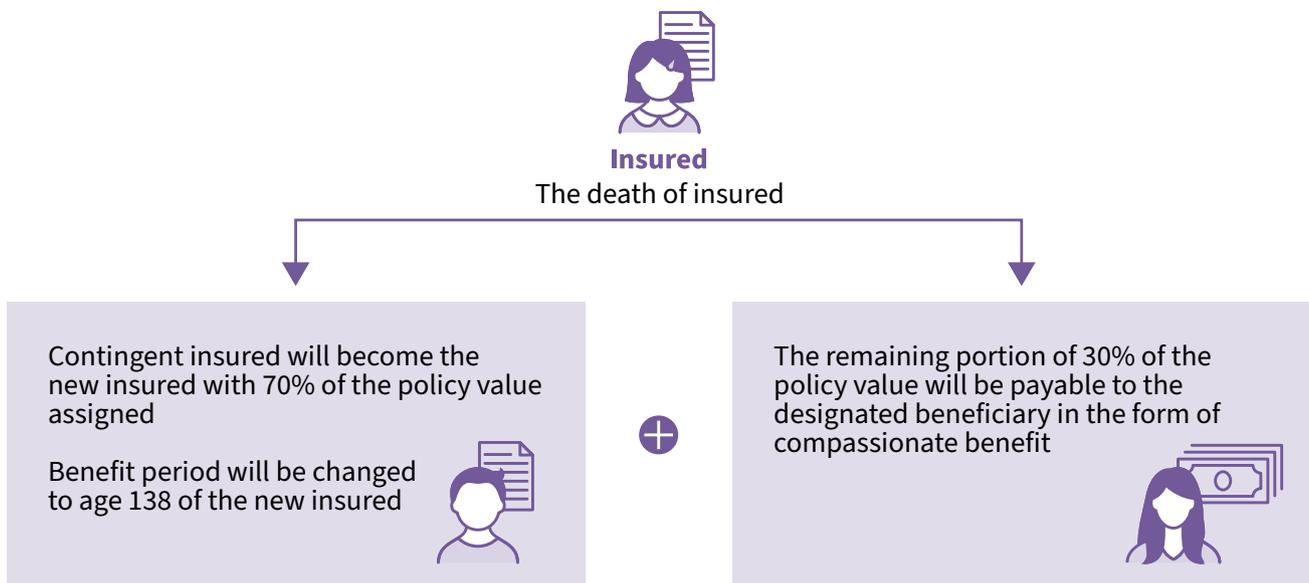
Flexi Continuation Option to safeguard the seamless transfer of family’s wealth

Enabling you to plan proactively, **WealthAhead II – Supreme**’s Flexi Continuation Option is designed to ensure your policy continues to benefit your family in the future. Upon policy commencement, you may apply to designate one contingent insured²⁴ and allocate a portion of your policy value to keep growing subject to the Company’s approval and other administrative rules.

In the unfortunate event of the death of the insured, the designated contingent insured will become the new insured, subject to the approval of the Company²⁵. The portion of the policy value you allocate will continue to accumulate for future generations, while the remaining portion, if any, will be paid as compassionate benefit in a lump sum, providing immediate financial support to the designated beneficiary²⁶.

Flexi Continuation Option

Policy owner designates a contingent insured and assigns 70% of policy value to be accumulated further for legacy planning. The contingent insured will become the new insured of the policy in the unfortunate event of the death of insured



This diagram is the highlight of Flexi Continuation Option for illustration purpose only.

Flexi Care Option for unexpected life events

The Flexi Care Option under **WealthAhead II – Supreme** allows you to appoint a trusted individual as designated executor²⁷ upon policy commencement. In the unfortunate event of the policy owner’s mental incapacitation or physical incapacitation²¹, this designated executor can act on your behalf to make a one-time withdrawal from the policy²⁷, to deliver emergency care and financial support for you in critical moment.



Pass it on – clearly, securely, meaningfully (cont'd)

Enhance your family’s protection with options of life coverage

WealthAhead II – Supreme offers life protection that supports your loved ones with two death benefit options to choose from:

- | | | |
|--|----|--|
| <p>1 superior death benefit option (the death benefit will be at least 130% of the total standard premiums paid^{28,29})</p> | or | <p>2 regular death benefit option (the death benefit will be at least 100% of the total standard premiums paid²⁸)</p> |
|--|----|--|

The death benefit is payable in the unfortunate event of the insured’s passing. Please note that once a death benefit option has been chosen, it cannot be changed.

Tailored death benefit settlement options to match family intentions

WealthAhead II – Supreme also offers a comprehensive range of death benefit settlement options, giving the flexibility to customise how the death proceeds are to be distributed, ensuring they reflect your legacy planning goals and fitting the unique needs of your beneficiaries.

You may choose a different death benefit settlement option for each beneficiary with the following choices available:

- | | |
|--|--|
| <p>1 Lump sum payment</p> | <p>2 Payment by instalments</p> |
| <p>3 Hybrid payment (lump sum first)</p> <ul style="list-style-type: none"> • a lump sum followed by instalments | <p>4 Hybrid payment (instalment first)</p> <ul style="list-style-type: none"> • instalments followed by a lump sum |

No matter which option you choose, you retain the flexibility to defer the commencement of death proceeds settlement with a beneficiary for up to 30 years³⁰, enabling you to align the distribution of death proceeds with the timing that best suits your legacy objectives.

During the deferral period, any unpaid balance may accrue interest at a rate determined by the Company at its absolute discretion from time to time, until the full amount is paid out.

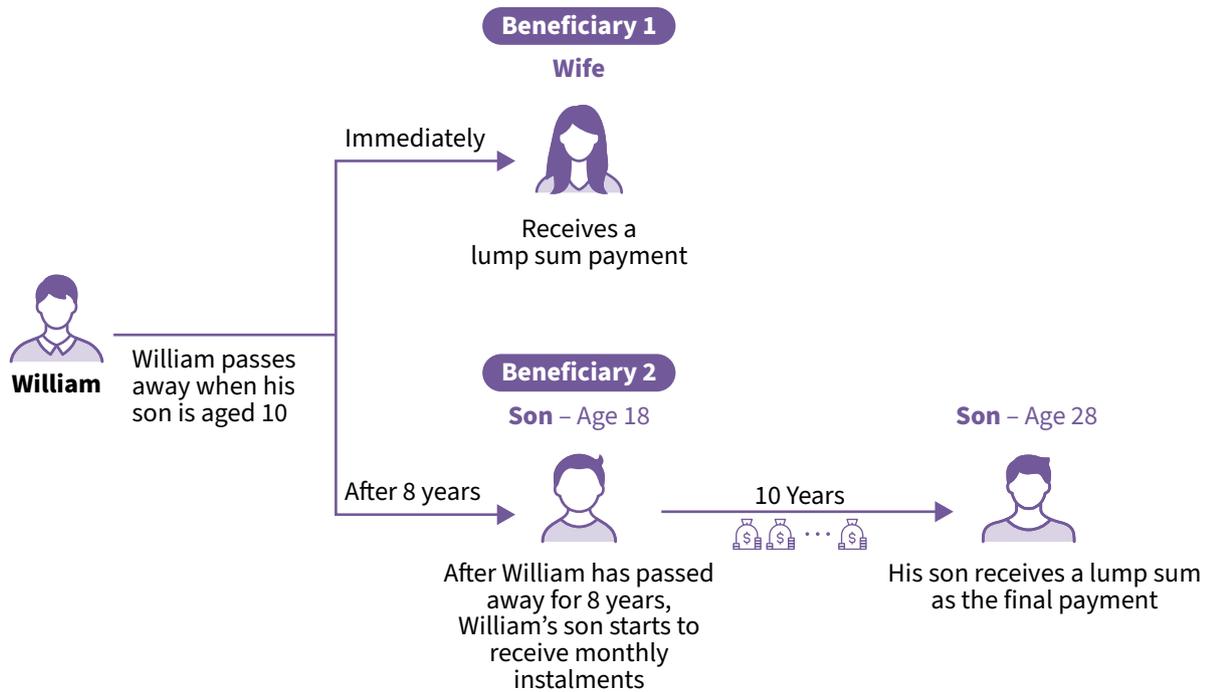


Pass it on - clearly, securely, meaningfully (cont'd)

Death benefit settlement options

Policy owner **William** designates death benefit settlement options:

- Wife:** Option 1 (lump sum payment)
- Son:** Death benefit settlement start age being age 18 under Option 4 (monthly instalments for 10 years followed by a lump sum payment)



This diagram is the highlight of Death Benefit Settlement Options for illustration purpose only.



Optional extra protection

Enhance your **WealthAhead II – Supreme** with a diverse selection of optional supplements, such as critical illness, medical, accident, and disability protection, to suit your individual needs. For details on the availability of these supplements and their currencies, please contact your financial consultant.



A sustainable strategy for the operations of corporate entities³¹

While individuals benefit from **WealthAhead II – Supreme** for liquidity management and legacy planning, its strength also lies in the corporate realm. Business entities can harness it for corporate financial planning or talent retention by naming an executive or employee as the insured in each case. In the event of personnel changes, change of insured option²² can be exercised to designate another employee or executive as the new insured. This can ensure the policy will continue to be effective with policy value remaining unaffected, making it a reliable choice for businesses looking to safeguard their future.

WealthAhead II - Supreme at a glance

Premium payment term	5 years / 10 years
Benefit period	Up to age 138 ²³
Issue age	<p>Superior death benefit option:</p> <ul style="list-style-type: none"> Age 0 – 60 <p>Regular death benefit option:</p> <ul style="list-style-type: none"> Age 0 – 70
Premium rate	Fixed and guaranteed
Minimum notional amount⁵	<p>RMB65,000 / USD10,000 / GBP6,000 / EUR10,000 / CAD12,000 / AUD12,000 / SGD16,000 / HKD80,000 / MOP80,000</p> <p>Note: After policy inception, the minimum requirement of the notional amount⁵ will be reduced (currently RMB6,500 / USD1,000 / GBP600 / EUR1,000 / CAD1,200 / AUD1,200 / SGD1,600 / HKD8,000 / MOP8,000)</p>
Guaranteed cash value⁶	Payable upon policy surrender or at maturity, starting from the 3 rd policy year
Non-guaranteed benefits	<p>May be provided after the policy has been in-force for 3 years⁷</p> <p>Reversionary bonus</p> <ul style="list-style-type: none"> Annual bonus Face value is non-guaranteed, but once declared it will be guaranteed. It will be payable when the death benefit or the compassionate benefit becomes payable Cash value is non-guaranteed and payable upon policy surrender or at maturity. The actual amount will only be determined when it is payable⁸ <p>Terminal bonus</p> <ul style="list-style-type: none"> A one-off bonus Face value is non-guaranteed and payable when the death benefit or the compassionate benefit becomes payable. The actual amount will only be determined when it is payable⁸ Cash value is non-guaranteed and payable upon policy surrender or at maturity. The actual amount will only be determined when it is payable⁸ <p>Value of the Prime Currency Account and Value of the Global Currency Account</p> <ul style="list-style-type: none"> Within 30 days from each policy anniversary starting from the 5th policy anniversary and while the policy is in effect, you may apply to transfer a certain percentage of the guaranteed cash value⁶, the latest cash value of reversionary bonus and the latest cash value of terminal bonus to your Prime Currency Account, subject to an annual maximum lock-in rate of 50% and an annual minimum lock-in rate of 10%⁹ After exercising the Policy Value Lock-in Option⁹, you may apply to switch a certain percentage of the values in the Prime Currency Account to the Global Currency Account or vice versa anytime at prevailing currency exchange rate⁴ Interest may be credited on the value of the Prime Currency Account / the value of the Global Currency Account at an interest rate as may be determined by the Company from time to time at its absolute discretion for the respective currencies Value of the Prime Currency Account / value of the Global Currency Account may be withdrawn in whole or in part anytime without partially surrendering your policy, provided that the policy is not in an extended grace period¹⁶

WealthAhead II - Supreme at a glance (cont'd)

<p>Surrender value / Maturity benefit</p>	<p>Guaranteed cash value⁶</p> <ul style="list-style-type: none"> + cash value of reversionary bonus (if any) + cash value of terminal bonus (if any) + value of the Prime Currency Account (if any) + value of the Global Currency Account (if any) - any indebtedness and outstanding premium
<p>Life protection</p>	<p>Two options of death benefit are available to choose from – superior death benefit option or regular death benefit option</p> <p>In the unfortunate event of the death of the insured, the designated beneficiary will receive a death benefit which is equal to:</p> <p>the higher of:</p> <ul style="list-style-type: none"> i Applicable to superior death benefit option: <p>100% of the total standard premiums paid²⁸, plus extra 30% of the total standard premiums paid²⁸ if the insured passes away at the initial insured¹⁹'s age of 60 or below and the policy has been in-force for 3 years or more²⁹;</p> <p>Applicable to regular death benefit option:</p> <p>100% of the total standard premiums paid²⁸;</p> <p>and</p> ii guaranteed cash value⁶ + face value of reversionary bonus (if any) + face value of terminal bonus (if any) + value of the Prime Currency Account (if any) + value of the Global Currency Account (if any) - any indebtedness and outstanding premium <hr/> <p>Death benefit settlement option</p> <p>You may choose among the following death benefit settlement options for the payment of the death proceeds:</p> <ul style="list-style-type: none"> i Lump sum payment <p>The death proceeds will be paid in a lump sum</p> ii Payment by instalments <p>The death proceeds will be paid by instalments at such regular intervals over a specified period of time to be agreed by the Company</p> iii Hybrid payment – (lump sum payment first) <p>A percentage, as specified by you, of the death proceeds will be paid in a lump sum first and the remaining balance will be paid out by instalments at such regular intervals over a specified period to be agreed by the Company</p> iv Hybrid payment – (payment by instalments first) <p>A percentage of the death proceeds, as specified by you, will be paid by instalments first at such regular intervals over a specified period to be agreed by the Company and the remaining balance will be paid in a lump sum</p> <p>Deferral of Death Benefit Settlement³⁰</p> <p>You may defer the commencement of death proceeds settlement with a beneficiary for up to 30 years</p> <p>The balance of death proceeds yet to be paid may accrue interest at a rate to be determined by the Company at its absolute discretion from time to time</p>

WealthAhead II - Supreme at a glance (cont'd)

Extended grace period¹⁶

Starting from the 2nd policy year, if any of the specified events listed below occurs during the premium payment term, you may apply to extend the grace period for your premium payments:

- a** you get married;
- b** you or your spouse gives birth;
- c** you are made redundant or laid off;
- d** you get divorced; or
- e** you change the Principal Location of Residence³²

Upon approval of the application for extended grace period benefit, your policy will remain in effect and you will receive up to 365 additional days (inclusive of the usual grace period of 31 days) from the next premium due date to pay overdue premiums. Please refer to your policy contract for details