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Building wealth over time Creating legacies across generations

China Life Harvest Income Supreme Plan (USD) S2

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.

* Source: Top 500 Most Valuable Chinese Brands 2024 by World Brand Lab

China Life Harvest Income Supreme Plan (USD) S2

China Life Harvest Income Supreme Plan (USD) S2 is a participating whole life insurance plan designed to provide a stable approach to wealth growth and intergenerational legacy. The plan features a three-year premium payment term to balance flexibility and efficiency, and offers lifetime yearly income[1] and capital guarantee[2], helping families build long-term, sustainable wealth while ensuring financial security.

Key Benefits:

Lifetime Yearly Income[1]

From the end of the 3rd policy year, guaranteed and non-guaranteed yearly income may be paid for life, as long as the life insured is alive, or accumulated with interest. A Loyalty Bonus may be payable every 5 years, if declared.

Capital Guarantee[2]

Capital is guaranteed from the end of the 3rd policy year, forming a secure base for steady long-term wealth accumulation.

Contingent Life Insured Option[3]

Allows unlimited designation of up to two contingent life insureds, ensuring legacy and protection across multiple generations.

Easy Application & Short Commitment

No medical exam required with a three-year premium term, streamlining the process for efficient wealth accumulation and protection.

Life[4] & Terminal Illness[5] Protection

Provides protection against death and terminal illness, with benefits and policy bonus to help families navigate life' s uncertainties with confidence.

Example:

Mr. Yap, aged 40, is a professional with a strong income base. He seeks to establish a solid and enduring financial foundation for his family and future generations, while also providing life coverage. He purchases the policy with an annual premium of US$100,793, acting as both the policy owner and life insured, and nominates his 10-year-old daughter, Anna, as the contingent life insured.

- **Policy Owner / Life Insured: Mr. Yap**
- **Contingent Life Insured: Anna (Daughter)**
- **Annual Premium: US$100,793**
- **Premium Payment Term: 3 years**
- **Total Premiums Paid: US$302,379**
- **Yearly Income Option: Paid Out**

	1st Generation	2nd Generation	3rd Generation	4th Generation
End of Policy Year	3	25	50	80
Policy Owner	Mr. Yap	Anna	Daniel	Lucas
Life Insured	Mr. Yap	Anna	Daniel	Lucas
Contingent Life Insured	Mr. Yap's daughter, Anna	Anna's son, Daniel	Daniel's son, Lucas	-
Event	• All premiums have been fully paid. • Guaranteed Cash Value = Total Premiums Paid (Capital Guaranteed)	• Mr. Yap passes away at age 65. • The policy is transferred to Anna as part of his estate. • She becomes the new policy owner and life insured. • She nominates her son, Daniel, as the contingent life insured.	• Anna passes away at age 60. • Daniel, aged 30, becomes the new policy owner and life insured. • He continues the legacy by nominating his own son, Lucas, as the contingent life insured.	• Daniel passes away at age 60 due to illness. • Lucas becomes the new policy owner and life insured. • Lucas surrenders the policy for its surrender value.
Total Guaranteed Yearly Income	US$2,380	US$54,740	US$114,240	US$185,640
Total Non-Guaranteed Yearly Income	US$10,115	US$232,645	US$485,520	US$788,970
Total Loyalty Bonus	-	US$71,400	US$261,800	US$547,400
Total Income Received*	**US$12,495** (excluding total cash value of US$306,914)	**US$358,785** (excluding total cash value of US$320,823)	**US$861,560** (excluding total cash value of US$341,173)	**US$1,522,010** (excluding total cash value of US$367,359)

6.25X* Total premiums paid

Total illustrated benefits received across 4 generations, spanning over 80 years:

US$1,889,369*

*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 7.50% 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 5.25% p.a., the total illustrated income from this policy amounts to US$6,426 in the 3rd policy year, US$183,498 in the 25th policy year, US$439,348 in the 50th policy year, and US$824,908 in the 80th policy year.

Footnotes:

1. The yearly income will be payable from the end of the 3rd 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 2% of the face amount; and
   b. non-guaranteed yearly income (if any).

   The face amount is a notional value and is not the benefit that will be paid upon the death of the life insured.

2. 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.

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. 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).

5. 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.

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 11 February 2026.

FIND OUT MORE TODAY:

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