



**EMPOWER THE
FUTURE OF
GENERATIONS
AHEAD**

**China Life
Eternal Wealth
(USD)**

A plan with a multi-generation
promise for you and your
loved ones

About Us

Established in 2015, China Life Insurance (Singapore) Pte. Ltd. is a licensed life insurer which is 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 financial strength and established heritage[^]. For 21 consecutive years, China Life is a Fortune Global 500 company, ranking 54 in 2023. It is an influential global brand with a brand value of RMB 501.985 billion*.

Our parent company, China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life. It has grown to become one of the largest financial institutions in Hong Kong with a total asset value of HKD 476.706 billion (December 2023) and a total premium income of HKD 44.059 billion in 2023. China Life (Overseas) has extended its footprint in Southeast Asia region in recent years, and established subsidiaries in Singapore and Indonesia in 2015 and 2018 respectively. Its financial rating by Moody's was "A1" (insurance financial strength rating in 2023) and by Standard & Poor's was "A" (long-term local currency issuer credit rating and insurer financial strength rating in 2023).

As a socially responsible company, we are committed to offer value-added financial solutions to customers to fulfil their risk protection, retirement, wealth management, and legacy planning needs. We believe in giving back to society through our corporate social responsibility activities to make a positive impact on the community and our customers. On March 15, 2024, Moody's assigned our company an insurance financial strength rating (IFSR) of A3 for the second consecutive year. The outlook remains stable. We have a network of 19 branches formed by strategic partnership of 2 banks, and 22 strategic partners formed by local and international brokerages, and wealth management companies. In 2020, we proudly launched our Agency Channel. This strategic move allows us to deepen our reach within the local insurance industry, build a team of trusted advisors to deliver exceptional service to all clients.



[^]Note : The Fortune Global 500 ranking was accorded to our strong ultimate parent company, China Life Insurance (Group) Company. The Moody's and Standard & Poor's credit ratings were accorded to China Life Insurance (Overseas) Company Limited, our parent company.

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



China Life Eternal Wealth (USD)

China Life Eternal Wealth (USD) is designed to serve your multi-generational wealth accumulation needs, such as to build, grow and leave a legacy for your future offspring and generations to come.

Key Benefits:



Wealth Accumulation That Lasts for Generations

Make use of the power of time and grow your wealth for generations to come. Enjoy potentially higher returns from guaranteed cash value and non-guaranteed bonuses¹ for your future generations.



Flexible Premium Payment Options²

Choose a single or a 5-year premium term for generations of assurance for you and your families.



100% Capital Guarantee³

Enjoy 100% capital guaranteed as early as the end of the 5th policy year.



Change of Life Insured⁴, Unlimited Times!

Have the option to change life insured for an unlimited number of times!



Contingent Life Insured Option⁵

Appoint up to two Contingent Life Insured in advance to prevent life contingencies from disrupting the continuity of your policy.



Policy Split Option⁶

Divide your policy into multiple policies for an unlimited number of times and pass them on as legacies according to your wishes.








Be covered for Death⁷ and Terminal Illness⁸

Be financially protected in the event of Death and Terminal Illness.

Example:

Audrey, female, non-smoker, age 60, has achieved sizeable affluence and career success. She takes up China Life Eternal Wealth (USD) with a Single Premium of US\$1,000,890 which gives her the peace of mind that should she pass on, the value of her legacy will provide a lifetime of financial security for her daughter and future generations. Audrey is both the Life Insured and Policyholder of her policy. She appoints her 20-year-old daughter Blair as the Contingent Life Insured.

	1st Generation	1st Generation	2nd Generation	3rd Generation	3rd Generation
Policy Year	1	30	50	70	90
Policyholder	Audrey	Audrey	Audrey's daughter Blair	Blair's son Colin	Trust
Life Insured	Audrey	Audrey	Audrey's daughter Blair	Blair's son Colin	Blair's son Colin
Contingent Life Insured	Audrey's daughter Blair	Audrey's daughter Blair	N.A.	N.A.	N.A.
Event	At age 60, Audrey takes up the policy. 	At age 90, Audrey passes away, her 50-year-old daughter Blair, as the Contingent Life Insured, becomes the new policyholder and life insured of the policy. 	At age 70, Blair changes the Life Insured of the policy to her 40-year-old son Colin, who is a father of three sons. Blair then changes the Policyholder to Colin via policy assignment. 	At age 60, Colin assigns this policy to a trust. Should he pass on, the trust will help Colin distribute his estate across his next generation. 	At age 80, Colin is diagnosed with advanced heart disease. The death benefit is advanced, and the policy terminates thereafter. The benefit goes to the trust fund, which will distribute it to his three sons according to his wishes. 
Policy Term	Audrey's 138th birthday	Extended to Blair's 138th birthday	Extended to Colin's 138th birthday	Colin's 138th birthday	Policy terminates
Projected Total Surrender Value*	\$800,712	\$3,955,633	\$12,369,260	\$39,612,042	\$115,288,856
Guaranteed Cash Surrender Value	\$800,712	\$1,269,628	\$1,564,290	\$1,927,313	\$2,374,611
Non-Guaranteed Cash Surrender Value*	-	\$2,686,005	\$10,804,970	\$37,684,729	\$112,914,245
Projected Total Death Benefit*	\$1,080,961	\$4,010,449	\$12,589,769	\$40,381,118	\$117,593,228

* Figures include non-guaranteed values. The non-guaranteed values are derived from the participating fund earning the illustrated investment rate of return of 5.75% 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 4.50% p.a., the Projected Total Surrender Values are \$800,712, \$2,167,509, \$4,695,418, \$11,398,697 and \$26,946,889 in the 1st, 30th, 50th, 70th and 90th policy year respectively; the Projected Non-Guaranteed Cash Surrender Values are \$0, \$897,881, \$3,131,128, \$9,471,384 and \$24,572,278 in the 1st, 30th, 50th, 70th and 90th policy year respectively; the Projected Total Death Benefits are \$1,080,961, \$2,185,833, \$4,759,318, \$11,591,991 and \$27,448,364 in the 1st, 30th, 50th, 70th and 90th policy year respectively.



Building Wealth Today
Creating Legacies Forever

Footnotes:

1. The non-guaranteed annual bonuses which may vary according to the future performance of the participating fund. We may declare and add to your policy starting from the end of the 3rd policy year. Once the bonuses are declared and allocated, it will form as a part of the guaranteed benefits of your policy.
2. The maximum entry age of life insured is 65 (age last birthday).
3. For single premium, capital guarantee occurs at the end of the 5th policy year. For 5-year premium term, capital guarantee occurs at the end of the 10th policy year. Capital guarantee is only applicable if all yearly premiums (if applicable) due on the policy have been paid before the end of the grace period.
4. This feature can only be exercised from the 1st policy anniversary onwards while the policy is in force, and that all premiums due are already paid for, subject to meeting other terms and conditions. Please refer to the policy contract for full details. To apply for this benefit, the policy owner has to fill out Our required "Change of Life Insured" application form specified by us.
5. You may appoint up to two contingent life insureds at application or during the policy term to ensure the continuity of the policy. Contingent life insured can be appointed an unlimited number of times. In the event of death of the current life insured or when the current life insured is diagnosed with terminal illness, the appointed contingent life insured shall be the new life insured of this policy. Please refer to the policy contract for more details.
6. The policy split option may be exercised for an unlimited number of times from the 10th policy anniversary onwards while the policy is in force, subject to meeting other terms and conditions. Please refer to the policy contract for full details.
7. If the life insured dies while the plan is in force, and no Contingent Life Insured(s) were appointed, we will pay the sum of:
 - 108% of the total yearly premiums due-to-date or guaranteed cash value, whichever is higher;
 - accumulated reversionary bonuses (if any); and
 - a non-guaranteed terminal bonus (if any),less amounts owing (if any) and outstanding premium (if any).
8. If the life insured is diagnosed with Terminal Illness while the policy is in force, and no Contingent Life Insured(s) were appointed, 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. Change of policyholder is done by assignment, subject to relevant administration procedures of Our company.

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 14 February 2025.

Find out more today:

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