



Global Wealth Advance

We believe in rewards for all our customers

We know how frustrating it can be to see deals or special offers aimed only at new customers. That's why with Global Wealth Advance we make sure we reward our long-term investors.

With Global Wealth Advance, our regular savings plan, we commit to offering you the investment solution that best meets your long-term goals. We know having the discipline to save can be difficult so we want to reward you for sticking to your plan with an added loyalty bonus.

After the tenth anniversary, we'll add bonuses to your plan totalling 0.5% of its value. We'll do this every year as long as you are paying premiums of at least SGD630 (or currency equivalent) per month at the time each bonus is calculated.

Here's how it works

We'll add this bonus on a monthly basis at a rate of $0.5\% \div 12$ of your total plan value at the time each bonus is due. **The total plan value also includes the value of any units created as a result of increased regular or single premiums.**

So for example, if your total plan value at the date of the first bonus was SGD450,000, we would give you an extra SGD187.50 of Accumulation Units ($\text{SGD}450,000 \times 0.5\% \div 12$). Then every month after that, a bonus of $0.5\% \div 12$ of whatever the total plan value is at that time, would be added to your plan.

The loyalty bonus will be used to allocate additional accumulation units at the bid price.

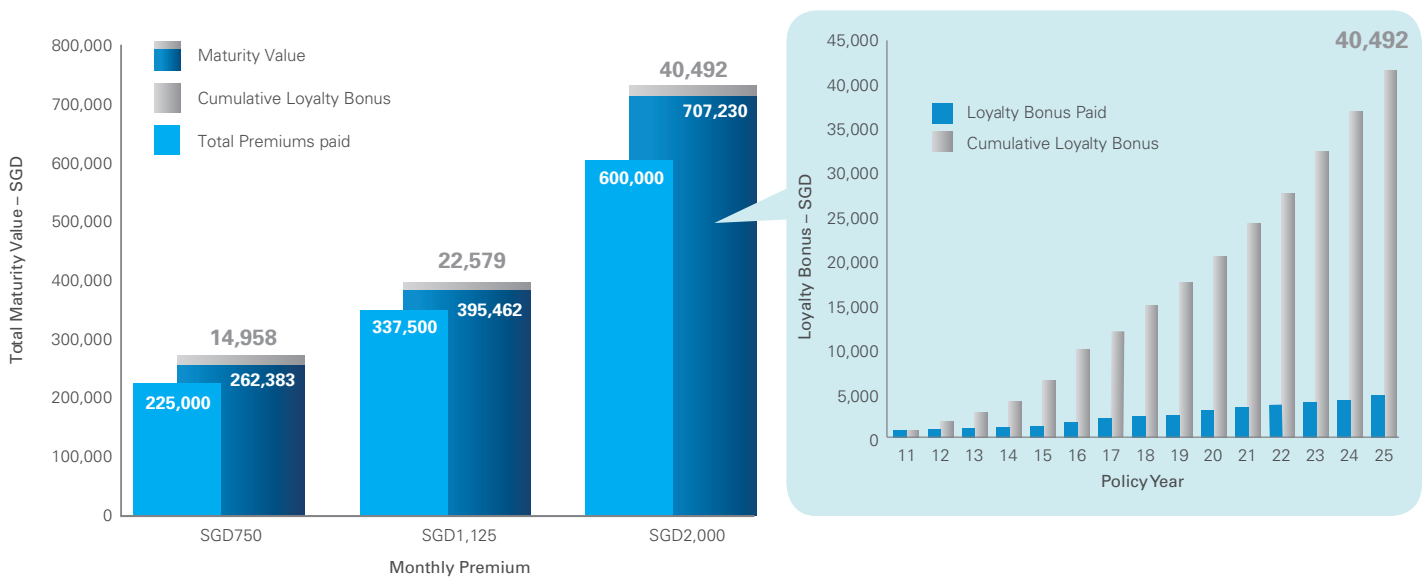
Turn over to see how this could benefit you.

How much difference can it make?

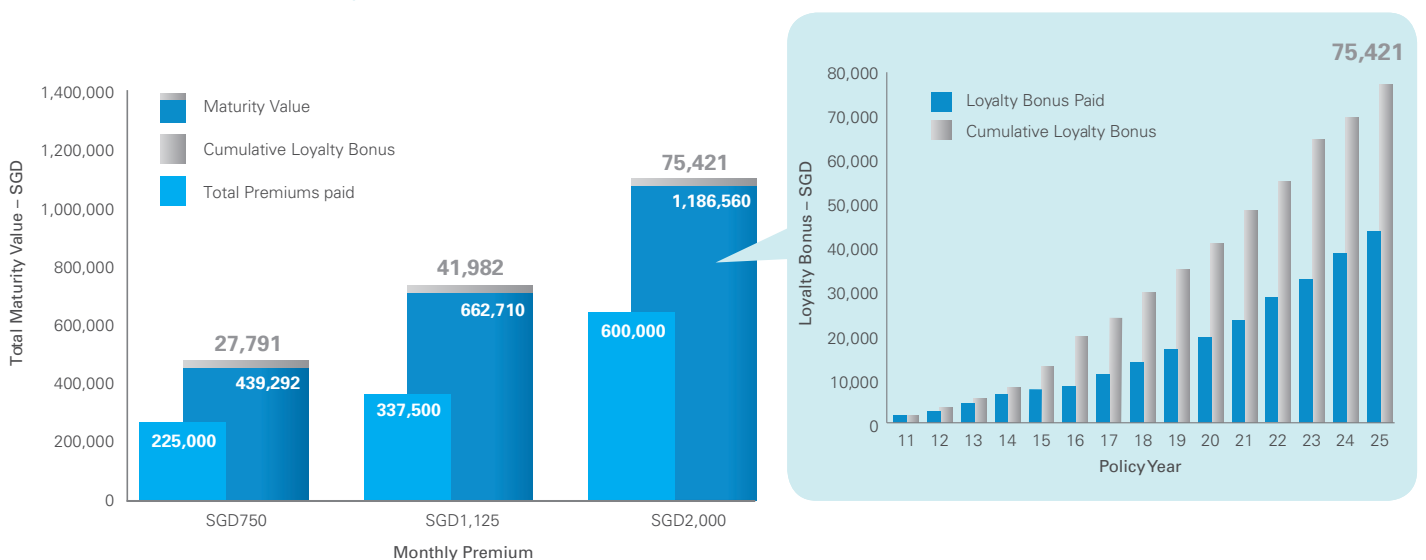
Investing just SGD2,000 per month over 25 years could boost your investment with loyalty bonuses totalling as much as **SGD40,492** (4% p.a. growth rate) and **SGD75,421** (8% p.a. growth rate).

Since the bonus is payable on a monthly basis, you can see how this accumulates over a regular period and the impact it can have on your final fund value. A true incentive to keep investing.

Total Maturity Value and Loyalty Bonus at 4% p.a. growth rate



Total Maturity Value and Loyalty Bonus at 8% p.a. growth rate



These figures quoted are for illustration purposes only and are not guaranteed. They are based on standard allocation rates and a 4% and 8% per annum growth rate. The figures include a 1.2% per annum Mirror Fund administration charge and assume you have chosen a fund with an annual external management charge of 1.00%. The actual charge applicable will depend upon the selection of funds you invest in. They assume all premiums are paid to date.

The loyalty bonus is based on the total plan value including enhanced allocations received on original premium and any premium increases.

Global Wealth Advance - rewarding your long-term investment

Global Wealth Advance is designed to help with your medium to long-term financial planning. You also benefit from greater rewards for larger premiums and longer plan terms. Simple and flexible, whatever your goals, Global Wealth Advance helps you to plan for the future with confidence.

Please bear in mind that fund prices may go up and down depending on the underlying investment and the value of your investment cannot be guaranteed. We recommend that you discuss with your financial adviser the specific risks associated with individual investments before making any investment decision.

This document should be read with the principal Global Wealth Advance brochure and product summary, copies of which are available from your financial adviser.

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