



A Quick Guide to Evergreen Wealth Advance

Evergreen Wealth Advance is a medium- to long- term savings and insurance plan that helps you **accumulate wealth** to:



fund your child's
education



fund your
retirement



fund the lifestyle
you want to lead



leave a legacy to
your loved ones

How does the plan work?

Pay just a **single premium** to enjoy **lifelong steady returns** – with no need to pay future premiums, freeing you to focus on other life plans.

As soon as your policy starts, **its guaranteed cash value is 80% of your premium**, so it can **break even sooner**. As time goes on, you can see your **money growing** each year.



When you end your plan, we will pay you the guaranteed cash value. We may also pay a non-guaranteed terminal dividend when you end your policy or make a death claim on or after its 3rd anniversary.

During the term of your policy, you can:



take out cash from your plan **when you need it**



pass on your wealth simply with **unlimited changes of life assured** for **multi-generation planning**






choose to pass on the plan's **death benefit** (at least 100% of your premium) as a **lump sum, monthly instalments** or **a mix of both** if the life assured unfortunately passes away

You can find more details about the product features and risk disclosures in the product brochure.

The plan in action

For children studying abroad and funding for their future business



Jessica is a 35-year-old doctor who wants to save for her 3-year-old son, Dominic's education, so she enrolls in **Evergreen Wealth Advance** with a single premium of USD 100,000.

End of the
policy year

5



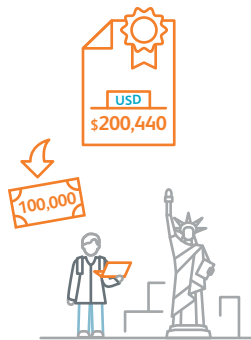
Policy starts

Jessica takes out the plan for herself.



The projected (non-guaranteed) total cash value is **USD 104,160**, this is the **breakeven year** of Jessica's policy.

15



The projected (non-guaranteed) total cash value is **USD 200,440**; around **2.0 times** the original premium.

Then, Jessica withdraws **USD 100,000**, to fund Dominic's tertiary education in the US. She leaves the remaining policy value to fund any future plans and it continues to growth.

30



The projected (non-guaranteed) total cash value is **USD 247,938**; around **2.5 times** the original premium.

Jessica withdraws her policy value to help fund Dominic's business.

For legacy planning



Stanley is a 40-year-old business owner who wants to give his family and especially his new son, Adam, a more secure financial future.

He enrolls in **Evergreen Wealth Advance** with a single premium of USD 150,000. He can plan his legacy by choosing to change who gets protected from his plan (its life assured) **as many times as he wants** after the 1st policy anniversary, passing it on to his children, grandchildren and future generations.

End of the policy year

5



Policy starts

1st generation

Stanley takes out the plan for himself.



The projected (non-guaranteed) total cash value is **USD 156,240**, this is the **breakeven year** of Stanley's policy.

15



The projected (non-guaranteed) total cash value is **USD 300,660**; around **2.0 times** the original premium.

40



2nd generation

To pass his wealth on, Stanley transfers the policy ownership to his son, Adam, when he reaches age 40, and makes him the life assured.



The projected (non-guaranteed) total cash value **USD 1,426,470**; around **9.5 times** the original premium.

60



3rd generation

To hand on the family legacy, Adam transfers the policy ownership to his daughter, Janice, when she reaches age 20, and makes her the life assured.



Janice can let her policy keep growing, take money from it or pass on her policy to her next generation for legacy planning.

Projected (non-guaranteed) total cash value **USD 5,483,415**; around **36.6 times** the original premium.

Remarks

- (1) Ages mean "age next birthday".
- (2) The figures are only for illustration and we have calculated them with reference to the notional amount – an amount we use to calculate the plan's premiums, guaranteed cash value, non-guaranteed terminal dividend and other policy values.
- (3) The examples are not an indicator of future performance and the actual returns may be higher or lower subject to investment performance.
- (4) The projected (non-guaranteed) total cash values above are composed of guaranteed cash value and non-guaranteed terminal dividend.
- (5) We have estimated the non-guaranteed benefit based on our current dividend scale in light of the current assumed investment return.
- (6) We have assumed that there are no policy loans on the policy.
- (7) We have rounded all figures to the nearest whole number of dollars.
- (8) For further details of the product, please refer to the product brochure, policy document and insurance proposal of **Evergreen Wealth Advance**.

Click [here](#) or scan the QR code for more information on **Evergreen Wealth Advance Plan**



Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

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