

Listening. Understanding. Delivering.

A Quick Guide to Evergreen Wealth Multi-Currency Plan's Currency Change Option and Wealth-Split Option

The **Evergreen Wealth Multi-Currency Plan** is an all-in-one, whole life savings and insurance plan that's flexible to meet your need when you want to change your financial plans.

Accumulate wealth with this plan's potential high returns and change the policy currency flexibly as your financial needs evolve. Send your wealth down the generations and leave a lasting mark with our seamless legacy planning tools.

How does the plan work?

Say your children want to study abroad or you want to start a new chapter overseas. You can use the hassle-free **Currency Change Option** to switch your policy currency to:



Australian Dollars



British Pounds Sterling



Canadian Dollars



Hong Kong Dollars




Renminbi




United States Dollars



Or, as your family grows, you can use the  **Wealth-Split Option** to separate your policy into several policies and pass them on to your loved ones as legacies.

Even if you have no legacy planning needs, this option also lets you easily separate your policy into several policies, then use the hassle-free

 **Currency Change Option** to switch to the currency of the countries you want to spend time in. You can take out your money whenever you need it directly in the policy currency you have chosen. What's more, the original starting date of your policy (it's 'effective date') stays the same, so your wealth accumulation remains on track.

The plan in action

For children studying abroad



Jennifer 33

Jennifer takes out the **Evergreen Wealth Multi-Currency Plan** in USD at age 33.

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15 years later, she uses the **Wealth-Split Option** to separate her plan into 2 and exercises the **Currency Change Option** to change the 2 policies to GBP and AUD – to help her daughter Cathy and her son Anson studying abroad.

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3 years later, Jennifer takes some of the money from her 2 policies to pay for Cathy's tuition fees in UK and Anson's in Australia.

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As the policies have kept growing, Jennifer transfers the policy ownership to her children and making them the lives assured as she reaches age 68. Cathy and Anson can let their policies keep growing, take money from them, change their policies' currency or separate their policies in turn for legacy planning.

Age

For retiring overseas



Gordon 45

Gordon takes out the **Evergreen Wealth Multi-Currency Plan** in RMB at age 45 for retirement. He and his wife Kathy want to spend time with their children, Wesley in Canada and Crystal in the US before he and Kathy return to Guangzhou for their retirement.

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10 years after Gordon takes out the plan, he uses the **Wealth-Split Option** to separate his policy into 3, and exercises the **Currency Change Option** to change 2 of them into CAD and USD to support his retirement in Canada and the US.

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Since Gordon has withdrawn only part of the money from his CAD and USD policies, both policies are still growing, so he can eventually pass them to Wesley and Crystal by transferring ownership of the policies to them and making them the lives assured, so they can continue managing the family legacy.

The couple moves back to Guangzhou at Gordon's 70 years old, using the money from their RMB policy to support their life there.

Age

For exploring slashie opportunities worldwide



Idy

28

Slashie Idy takes out the **Evergreen Wealth Multi-Currency Plan** in USD at age 28 as she would like to travel in the UK, US and Australia to experience different cultures.

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10 years later she meets and marries Gary from the UK. They plan to move eventually to London.

Idy exercises the **Wealth-Split Option** to separate her policies into 3, and uses the **Currency Change Option** to change 1 to GBP and 1 to AUD so she can travel around with Gary.



For legacy planning



Tony

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Tony is 40 years old and takes out the **Evergreen Wealth Multi-Currency Plan** in USD for legacy planning.

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15 years later, his children, Benson and Brian, move to Canada and Shanghai for their careers.

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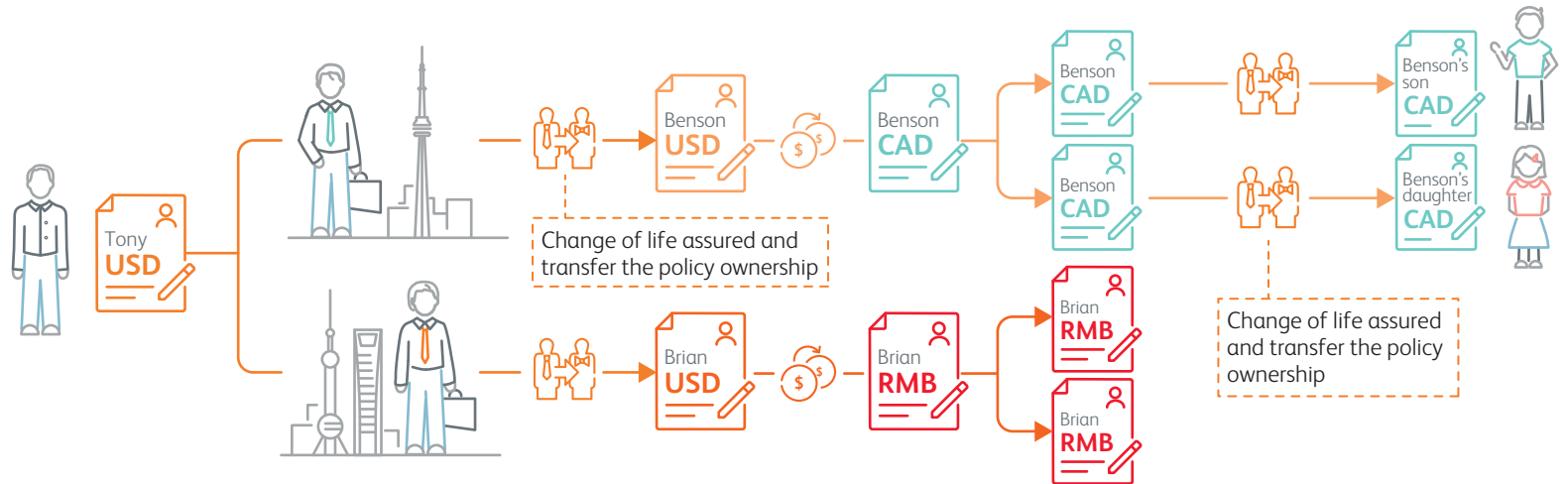
To pass his wealth on, Tony exercises the **Wealth-Split Option** at age 60 to separate his policy into 2. He gives 1 to Benson and the other to Brian by transferring ownership of the policies to them and making them the lives assured. Benson changes his policy to CAD and Brian changes his to RMB by using the **Currency Change Option**.

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5 years later, they both have 2 children. They each decide to separate their policies so that each child will have one.

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After another 10 years, Benson passes all of his policies to his 2 children by transferring ownership of the policies to them and making them the lives assured, handing on the family legacy.



Remarks

- (1) Your policy will still be exposed to currency risk after exercising the Currency Change Option.
- (2) When you exercise the Currency Change Option, we will keep your Total Cash Value unchanged and convert it using the prevailing market-based exchange rate we determine. This will affect the mix of your guaranteed cash value and non-guaranteed Terminal Dividend. After changing your policy currency, the future guaranteed cash value, the non-guaranteed Terminal Dividend and any future premiums will be determined in the same way as the other **Evergreen Wealth Multi-Currency Plan** policies denominated in the new currency.
- (3) We invest in various types of assets to back your policy returns. For equity-type securities, we invest globally with an aim to achieve diversification, and your policy values are subject to foreign exchange movements between the currency denominations of the equity-type securities and your policy currency. For fixed-income securities, we primarily invest in those denominated in USD, and currency hedging may be used if the currency of the fixed-income securities is different from the underlying policy denomination. For this plan, we will allocate up to 70% of our investments to equity-type securities and therefore the movement of the amount of the non-guaranteed Terminal Dividend can be large. You should note the investment mix of this plan stated in the product brochure.
- (4) Applications for exercising the above-mentioned options are subject to our approval. Some benefits or options will be affected once you exercise the Currency Change Option or Wealth-Split Option, change the life assured or policyholder.
- (5) For further details of the product, please refer to the product brochure, policy document and insurance proposal of **Evergreen Wealth Multi-Currency Plan**.

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



Need more details? Get in touch

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

Notes

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