

Harvest Plan Regular Savings Plan

Short Term Sows, Long Term Harvest

Aspiring to retire in style? Want the best for your child's education? How to achieve these long term goals with a short term investment? Harvest Plan is your solution!

Retire in style

With higher life expectancy, you need to accumulate a sizeable nest egg for retirement. Retirement may seem a long way off, but it's never too early to start planning. You can invest in the Harvest Plan to complement your CPF funds for retirement. You only need to pay for 5 years and decide when you want your policy to mature, at age 55, 60, 62 or 65.

Give the best to your child

Sending kids to university is a top priority for many parents. It is important to establish a financial plan well ahead of time to assure your child's tertiary education. You can choose Harvest Plan to save for your child's tertiary education with flexible terms of 15 or 20 years. By only paying for 5 years, you can accumulate sufficient education funds for your child.

Short-term Commitment

Simply invest for 5 years and let the plan work till its maturity. The plan will continue to grow with bonuses¹. You can choose flexible maturity terms starting from 15 years.

Flexible Withdrawal Option

You can choose to encash the bonus¹ for contingencies and other uses.

Complete Peace of Mind

You will enjoy immediate insurance protection for Death and Total and Permanent Disability. In the event of such unforeseen circumstances, the plan will pay out the full sum assured plus bonuses¹. This ensures that your immediate family's needs are taken care of, in the event of Death and Total and Permanent Disability (TPD before the age of 65).

IMPORTANT NOTES

¹ Bonus is not guaranteed and may vary according to the future performance of the Life Participating Fund.

This leaflet is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Information is correct as of 1 April 2010

Benefits at a glance

- **Retire In Style**
 - Accumulate a sizeable nest egg for retirement
- **Give The Best To Your Child**
 - Accumulate sufficient education funds for your child
- **Short-term Commitment**
 - Invest for 5 years and let the plan continue to grow with bonuses¹
- **Flexible Withdrawal Option**
 - Encash the bonus¹ for contingencies
- **Complete Peace Of Mind**
 - Immediate insurance protection for death

Get in touch

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your insurance adviser today

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our hotline at **6788 5515**

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