

i-WealthSaver

Take the right path to secure your financial goals



You have the power to define what your future holds. Much like a compass helps you find your bearings, **i-WealthSaver** ensures you take the right direction to achieve your financial goals.

When you choose to start saving early, you pave the path towards a financially secure future. Find your true north and stay on track with the help of **i-WealthSaver**.

Key Benefits



Flexibility to grow your wealth

Choose the policy term and premium payment term that best fits your financial goals.

- Policy terms: 10, 15, 20 or 25 years.
- Premium payment terms: 5, 10, 15 or 20 years.



100% capital guaranteed

We guarantee 100% of your total premiums paid¹, 5 years after the end of your selected premium payment term.



Ensure policy continuity with Secondary Life Insured (SLI) option

You may assign your loved one as the SLI² so that the policy can continue in case of an unfortunate event.



Reap attractive maturity returns of up to 3.64%³ p.a.

Live the life you have always envisioned with a lump sum maturity benefit at the end of your selected policy term.



Receive protection as you save

Be assured that your family will be well taken care of with a lump sum benefit⁴ in the event of premature death.

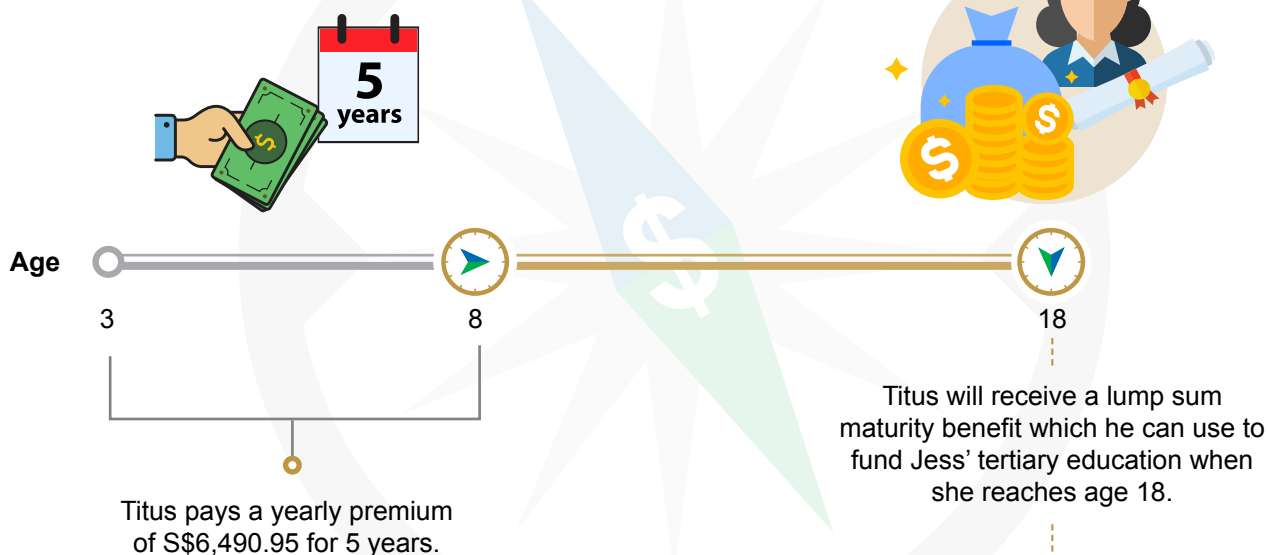
Scenario 1: Plan for your child's education



Titus,
aged 40.

Jess,
aged 3.

Titus would like to purchase a savings plan to fund his daughter, Jess' tertiary education. To help achieve this goal, he chooses i-WealthSaver with a sum assured of S\$36,000 and a policy term of 15 years.



Guaranteed
maturity benefit:
S\$36,000

Non-guaranteed
bonus:
S\$14,506⁵

Total Payout: S\$50,506⁵
Total Payout / Total Yearly Premiums: 156%⁵



Scenario 2: Plan for your desired retirement with SLI option



Justin,
aged 30.

Justin has plans to retire at age 55 and wishes to continue living comfortably during his golden years and enjoy the freedom to travel around the world with his wife, Rachel.

He purchases i-WealthSaver with a sum assured of S\$35,000 and a policy term of 25 years to help him realise his retirement dreams. He appoints Rachel as the Secondary Life Insured (SLI) to ensure the policy will continue in case something unfortunate happens to him.

Appoints Rachel
as the SLI.



Age

30

50

55

Justin pays a yearly premium
of S\$1,509.20 for 20 years.

Justin will receive a lump sum
maturity benefit which he can use
for travelling with Rachel.

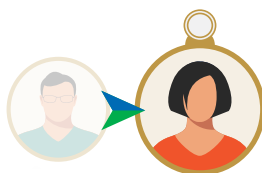
Guaranteed
maturity benefit:
S\$35,000



Non-guaranteed
bonus:
S\$16,382⁶

Total Payout: S\$51,382⁶

Total Payout / Total Yearly Premiums: 170%⁶



In the event of Justin's unfortunate passing at age 52, Rachel will have the option to receive the death benefit of S\$42,991⁶ to pull through the difficult times, or to continue the policy as the new life insured to receive a lump sum maturity benefit.

Footnotes:

- ¹ Refers to total yearly premiums paid that are based on a yearly payment mode, regardless of the actual premium payment mode.
- ² Subject to terms and conditions. Please refer to the Product Summary for specific conditions to appoint the SLI.
- ³ Based on an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. with sum assured of S\$300,000, yearly premium of S\$45,495.60 for 5 years and policy term 25 years. For an IIRR of 3.00% p.a., this return is up to 2.72% p.a.. The potential return includes a non-guaranteed bonus and the actual benefit payable may vary according to the future performance of the Participating Fund.
- ⁴ The death benefit comprises the following:
 - (a) Guaranteed Death Benefit which is equal to the higher of:
 - (i) 105% of the Total Yearly Premiums paid; or
 - (ii) 101% of Guaranteed Surrender Value; plus
 - (b) accumulated reversionary bonus; and
 - (c) non-guaranteed terminal bonus.

However, if the life insured dies due to any causes other than accident within 1 year from the issue date, 100% of the total premiums paid, without interest, will be payable instead.

- ⁵ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the non-guaranteed bonus is S\$8,149, the total payout is S\$44,149 and Total Payout / Total Yearly Premiums is 136%. The potential return includes a non-guaranteed bonus and the actual benefit payable may vary according to the future performance of the Participating Fund.
- ⁶ Based on IIRR of 4.25% p.a.. For an IIRR of 3.00% p.a., the non-guaranteed bonus is S\$9,408, the total payout is S\$44,408 and Total Payout / Total Yearly Premiums is 147% and the death benefit is S\$38,337. The potential return includes a non-guaranteed bonus and the actual benefit payable may vary according to the future performance of the Participating Fund.

All ages mentioned in this marketing material are based on age next birthday. All diagrams in this marketing material are not drawn to scale. The relevant figures are rounded numbers and for illustrative purposes only. Please refer to the respective Product Summaries for the list of terms and conditions.

Important Notes:

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. This marketing material is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs. This marketing material is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

You should seek advice from a financial adviser representative before making a commitment to purchase the plan. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this plan is suitable for you. This marketing material 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.

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 the coverage, where applicable, please contact China Taiping Insurance (Singapore) Pte. Ltd. or visit the Life Insurance Association or SDIC websites (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 of 1 January 2026.