

OCTOBER 2018 WEALTH HIGHLIGHTS

Unit Trusts

Potential regular payouts of up to

7%
p.a.

which will differ from fund to fund and are dependent on currency share class.

Structured Deposits

Receive total fixed returns of up to

12.45%

of the principal amount with a 6-year Structured Deposit (if held to maturity).

For a limited time only

Time Deposit Bundles

Enjoy preferential rates of up to

8.88%
p.a.

For non-360 Account customers.

- 1 On a 3-month Singapore Dollar Time Deposit with any of the regular premium plans (minimum premium of S\$7,000 a year).
- 2 On a 1-month Singapore Dollar Time Deposit with purchase of a Unit Trust with a minimum investment amount of S\$100,000. Terms and Conditions apply.

Bundle 2 is valid for new customers who have no previous relationship with OCBC Bank, or existing customers who have not invested in unit trust in the last 12 months from the date of new purchase.

Regular Premium Insurance Plan – Category 1 Promotion

	Annual Premium	Reward
Category 1 plans 50% of the Reward will be awarded to customers who purchase GreatLife Endowment Insurance (5Pay).	\$2,400 – \$3,599	\$100
	\$3,600 – \$4,999	\$150
	\$5,000 – \$7,999	\$200
	\$8,000 – \$11,999	\$600
	\$12,000 – \$19,999	\$1,000
	\$20,000 and above	\$2,000
Additional benefit for OCBC Child Development Account (CDA) holders and OCBC Mighty Savers® customers		
OCBC CDA holders / OCBC Mighty Savers® customers	\$3,600 – \$11,999	\$100

Category 1 plans include: GREATLife Endowment Insurance, GREATLife Generation, MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxGrowth Enhanced, MaxEndowment Insurance, MaxEndowment Insurance Prepayment, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Goal, PrimeGold Advantage, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex and MaxRetirement Flex 10.

Regular Premium Insurance Plan – Category 2 Promotion

	Annual Premium	Reward
Category 2 plans	\$800 – \$2,399	\$80
	\$2,400 – \$5,999	\$150
	\$6,000 and above	\$400
Additional benefits for OCBC CDA holders		
OCBC CDA holders	\$1,200 and above	\$100

Category 2 plans include: MaxLife Multiplier 15 with Critical Illness Protector Multiplier 15 rider, MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), PremierTerm Plus, PremierTerm Plus (TPD), Mortgage Protect and Mortgage Protect Advantage.

Single Premium Insurance Plan Promotion

	Single Premium	Reward
Insurance <ul style="list-style-type: none"> • PremierLife Legacy • MaxRetirement (SP) • PremierLife Generation II (SGD) 	S\$100,000 – S\$199,999	S\$200 per S\$100,000
	S\$200,000 – S\$499,999	S\$250 per S\$100,000
	S\$500,000 – S\$999,999	S\$350 per S\$100,000
	S\$1,000,000 & above	S\$500 per S\$100,000 (Max of S\$15,000)
Insurance <ul style="list-style-type: none"> • PremierLife Generation II (USD) 	US\$100,000 – US\$199,999	S\$300 per US\$100,000
	US\$200,000 – US\$499,999	S\$500 per US\$100,000
	US\$500,000 – US\$999,999	S\$600 per US\$100,000
	US\$1,000,000 & above	S\$700 per US\$100,000 (Max. of S\$14,000)

Important Notes

Insurance policies are underwritten by The Great Eastern Life Assurance Company Limited, a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group, and are not deposits or obligations of, or guaranteed by OCBC Bank.

The information provided herein is intended for general circulation and/or discussion purposes only. It does not take into account the specific investment objectives, financial situation or particular needs of any particular person. Without prejudice to the generality of the foregoing, please seek advice from a financial adviser regarding the suitability of any investment product taking into account your specific investment objectives, financial situation or particular needs before you make a commitment to purchase the investment product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. It is usually detrimental to replace an existing accident and health policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost. This does not constitute an offer or solicitation to buy or sell or subscribe for any security or financial instrument or to enter into a transaction or to participate in any particular trading or investment strategy. No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any information (including without limitation any statement, figures, opinion, view or estimate) provided herein is given by OCBC Bank and it should not be relied upon as such. OCBC Bank does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. All information presented is subject to change without notice. OCBC Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on any information provided herein. The Terms and Conditions Governing OCBC Investment Services or the Terms and Conditions Governing OCBC Investment Products and Services (for Premier Banking customers) apply.

The investment objective of the fund is more particularly described in the fund prospectus. You can get a copy of the prospectus of the fund from the manager of the fund, or any of its approved distributors. You should read the prospectus for details of the fund before deciding whether to subscribe for, or buy, units in the fund. The value of the units in the fund and the income building up from the units, if any, may fall or rise. Investment involves risks. Past performance figures, predictions or projections are not necessarily indicative of future or likely performance. Actual performance may differ from the projections herein. We have done all we can to make sure that the information herein is accurate at the time of printing, but we are not responsible if there are any errors or missing information. If the information herein becomes out of date, we do not have to replace it. We are not responsible for any direct or indirect loss or damage arising in connection with, or as a result of, any person acting on any information provided herein. Please do not reproduce or share any of the information herein without our written permission.

Terms and Conditions Governing the OCBC Child Development Account and Mighty Savers S\$100 Cash Reward Promotion

This is a one-time promotional offer for each child and applies to selected insurance plans incepted from 1 January to 31 December 2018 (both dates inclusive).

Regular Premium Insurance Plan – Category 1 Promotion – This promotion is valid for OCBC customers holding an eligible OCBC Child Development Account (CDA), Monthly Savings Account (MSA), Young Savers Account (YSA) or Mighty Savers Account (MSAV). To qualify for the promotion, the annual premium amount must be between S\$3,600 and S\$11,999 respectively.

Regular Premium Insurance Plan – Category 2 Promotion – This promotion is valid for OCBC CDA holders only. To qualify for the promotion, the annual premium amount needs to be above S\$1,200 per annum.

The main policy holder of the qualifying plan must be the same as the joint adult account holder of the OCBC CDA/MSA/YSA/MSAV. The S\$100 cash reward will be awarded and is conditional upon the insurance policy not being cancelled during the free-look period. Otherwise, OCBC Bank has the right to recover the cash reward by imposing an equivalent fee. The S\$100 cash reward will be credited into your eligible OCBC CDA/MSA/YSA/MSAV within 3 months from policy issuance. In the event that a customer hold more than one eligible account, Bank will credit it into the latest account opened under the Mighty Savers Programme.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Policy Owners' Protection Scheme

The insurance plans are 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 coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).