

CHUBB®

# Chubb MyLegacy Insurance Plan V

Preserve What Matters:  
Your Legacy, Our Commitment



## Chubb MyLegacy Insurance Plan V

### Preserve What Matters: Your Legacy, Our Commitment

In an ever-evolving world, the concept of "legacy" holds a deeply personal meaning for each of us. For some, it may be about ensuring a comfortable and independent retirement. For others, it's about enabling their children to pursue their dreams or contributing to cherished charitable causes. No matter your vision, **Chubb Life** is committed to helping you realize your unique interpretation of legacy.

**Chubb MyLegacy Insurance Plan V ("Chubb MyLegacy V" or the "Plan")** is a participating whole life insurance policy thoughtfully crafted to meet your long-term financial ambitions, enabling you to create a legacy that truly reflects your values and vision.

We are committed to satisfy your wealth planning needs at different stages of life:



#### 1. Wealth Growth & Retirement Planning



#### 2. Navigating Life's Uncertainties



#### 3. Planning for Your Children



#### 4. Ensuring Policy Continuity



#### 5. Customizing Wealth Allocation

## Wealth Growth

Planning for your retirement today means building a brighter tomorrow for yourself and your loved ones. As retirement trends continue to evolve, achieving a joyful retirement lifestyle requires thoughtful preparation. **Chubb MyLegacy V** offers a well-structured legacy plan not only provides financial security but also fosters long-term wealth growth by providing 3 sources of growth:



**Guaranteed  
Cash Value**



**Non-guaranteed  
Reversionary Bonus**



**Non-guaranteed  
Terminal Bonus**

## Retirement Planning

The Plan also provides flexibility to adapt to challenges under changing circumstances, with options for cash withdrawals and annuity option.

### Cash Withdrawal

Withdraw the cash value of the accumulated Reversionary Bonus and the cash value of its corresponding the Terminal Bonus, if any, to meet your changing financial needs.

### Annuity Option

Convert all or part of the applicable Withdrawal Amount, Partial Surrender Value or Surrender Value into annuity income payments, providing you with secure streams of steady income for a leisurely retirement.

Scan for  
more details:



## Navigating Life's Uncertainties

Creating a retirement plan doesn’t just mean managing your affairs, it’s about ensuring your independence and empowering you to navigate your senior years and life's uncertainties with confidence.

With **Chubb MyLegacy V**, you can plan ahead to ensure that financial support is readily available for caregivers, home care services, medical expenses, and daily living costs, giving you with the assurance that your wishes will be carried out, even if you become mentally or physically incapacitated.

- We will carry out the **Standby Regular Withdrawal Instruction** pre-arranged by you if the Insured has been diagnosed with a designated illness. You can also specify a Withdrawal Amount to be paid to you or Designated Recipient on monthly or annually basis.
- By designating **up to 5 Successor Owner(s)** and specifying the sequence of succession, you can ensure a smooth transition of the Policy ownership and your legacy plan. If the Owner passes away or is diagnosed with a Specific Illnesses, the Successor Owner will become the new Owner of the Policy accordingly to the established sequence.

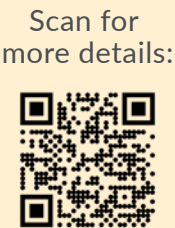


## Planning for Your Children

### What's more?

**Rare-in-the-market** We are committed to staying one step ahead for you and your loved one. **Chubb MyLegacy V** offers the **Policy Guardian** under the Successor Owner arrangement, offering a thoughtful approach to safeguarding your family’s future.

If the Policy is set up for a child under the Age of 18, you can name the Child as the Successor Owner and a person as an interim owner who will manage the Policy with limited rights in the event that the Owner passes away or is diagnosed with Specific Illnesses, until the child reaches the Designated Age to take over the ownership of the Policy. Additionally, you can also set pre-arranged withdrawals for key milestone events of your child, such as reaching certain ages before taking over the Policy ownership or getting admitted to university.



## Ensuring Policy Continuity

Legacy is a profound commitment to supporting your beloved family across generations. It provides an optimal foundation that enables them to achieve various milestones, such as education, starting a family, launching a business, and pursuing their dreams.

With **Chubb MyLegacy V**, you can **convert Partial Surrender Value of the Policy to a Split Policy** and name a person as the Split Policy Insured while maintaining the original Policy Year and Policy Date of the original Policy for the Split Policy. This preserves your legacy while fulfilling multiple objectives for your loved ones.

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## Customizing Wealth Allocation

Legacy planning not only involves protecting your loved ones — it can also be a chance to make a lasting impact. You can flexibly designate Policy Beneficiary(ies) according to your wishes, whether that would be a cohabiting partner and beloved family or charity(ies).

If the Beneficiary is a Charity, we will also make a corresponding donation to the designated Charity(ies) which is equal to the Life Insurance Proceeds payable to the Charity capped at a total sum of USD 10,000. This provides you with a simple and meaningful way to give back to the community.

Additionally, you can customise the distribution of your wealth on your terms through **Life Insurance Proceeds Settlement Option:**

### 1. Lump sum payment at a Designated Date

### 2. Full payment or partial payment by installments:

You can further customize the installments by various options:

- Payments on a Designated Date
- Installments that increase annually by a specified percentage
- Monthly or annually installments over a period of 10, 20 or 30 years

### 3. Policy Continuation Option

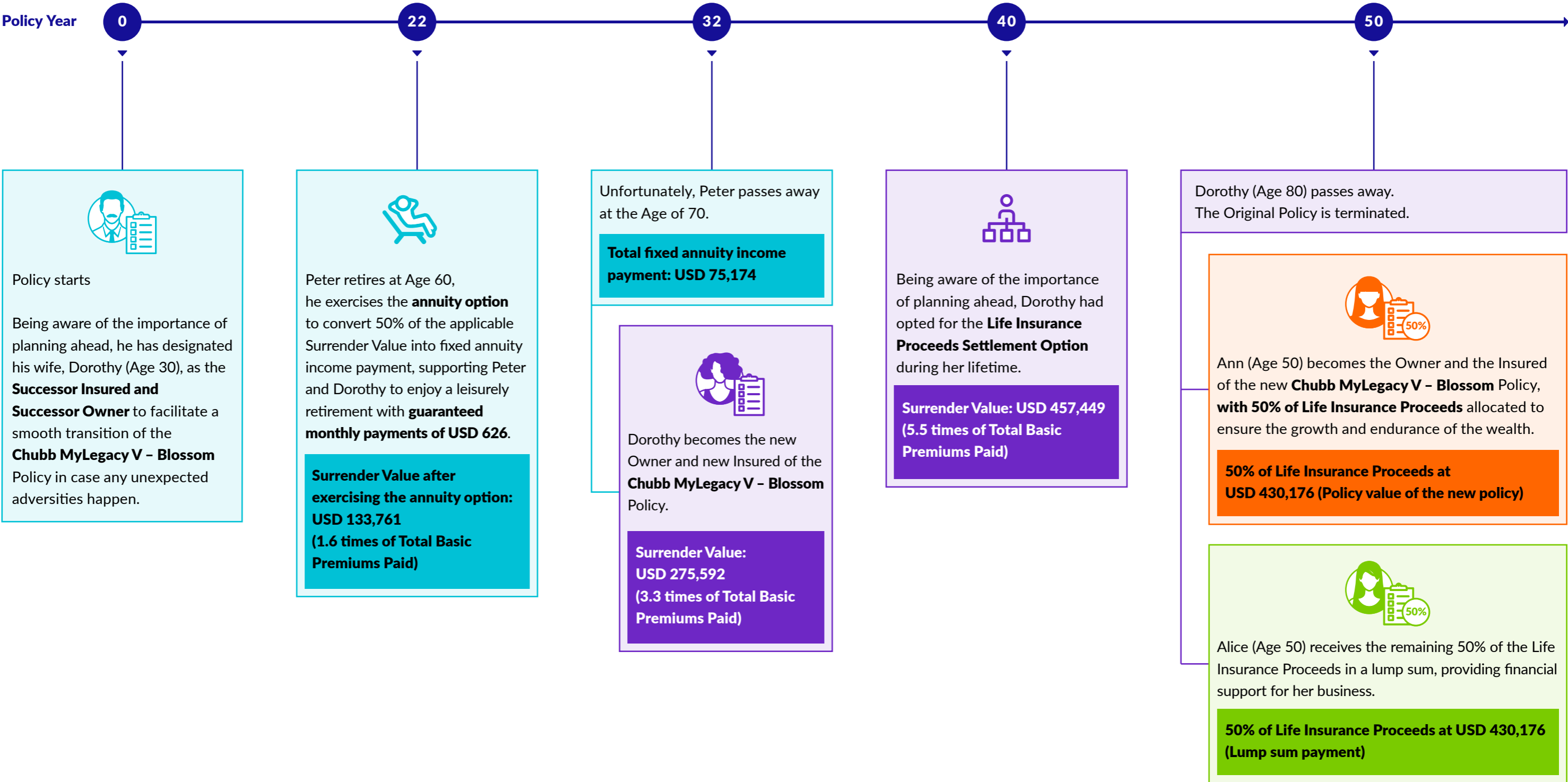
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Case 1

Peter (Age 38) is a successful entrepreneur. After the birth of his twin daughters, Ann and Alice, he decides to enrol in a **Chubb MyLegacy V – Blossom**. Policy to secure his wealth growth and establish a legacy plan to safeguard his wife's and daughter's financial future.

	Owner and Insured	Peter	Issue Age	38
	Premium Payment Mode	Annual	Annual Basic Premium	USD 16,558
	Premium Payment Term	5 years	Total Basic Premiums Paid	USD 82,790

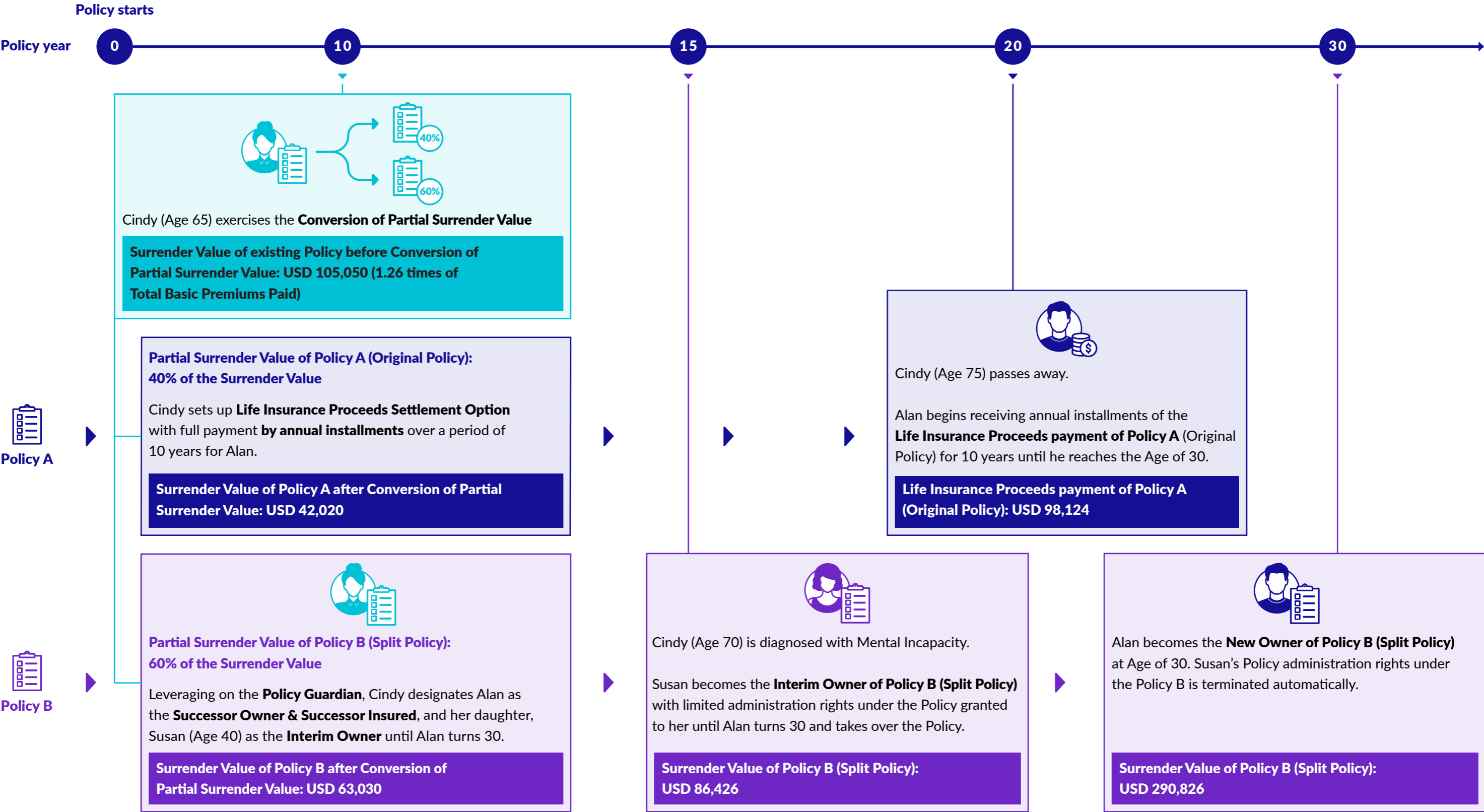


Case 2

Cindy (Age 55) is a retired teacher. In order to ensure the continuous growth and smooth transition of her wealth to her grandson, Alan (Age 0), she decides to enrol in the **Chubb MyLegacy V – Blossom** as a meaningful gift for her grandson.



<b>Owner and Insured</b>	<b>Cindy</b>	<b>Issue Age</b>	<b>55</b>
<b>Premium Payment Mode</b>	<b>Annual</b>	<b>Annual Basic Premium</b>	<b>USD16,558</b>
<b>Premium Payment Term</b>	<b>5 years</b>	<b>Total Basic Premiums Paid</b>	<b>USD82,790</b>



Wealth Growth & Retirement Planning	Navigating Life's Uncertainties	Planning for Your Children	Ensuring Policy Continuity	Customizing Wealth Allocation	Case Studies	Notes
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^Notes:

- These case above are purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of these case studies herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, these case studies should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique. Figures provided in this case are hypothetical and are for illustrative purpose only. Unless otherwise specified, the figures in the cases have been rounded to the nearest whole number.
- These cases involve some assumptions, including the following:
  - (i) All Premiums are paid in full when due and insurance levy is not included;
  - (ii) No Policy loans or Premium Holiday are taken throughout the Policy term;
  - (iii) The designated Beneficiary under the Policy Continuation Option has consented to be the New Policy Insured and New Policy Owner in writing;
  - (iv) For case 2, the aggregated Notional Amount of **Chubb MyLegacy V – Blossom** original Policy and Split Policy and the premium payment mode remain unchanged throughout the Policy term; and
  - (v) Projected Surrender Value includes, on top of guaranteed cash value, the non-guaranteed cash value of accumulated Reversionary Bonus and the non-guaranteed cash value of Terminal Bonus, which are projected based on current scales of bonuses. Bonuses included in the projection of non-guaranteed benefits are based on the Company's current assumed bonuses scales which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment return, claims, policy surrenders and expenses. The actual amount of Surrender Value payable may change anytime with the values being higher or lower than those illustrated.
  - (vi) The monthly fixed income projected under various assumed annuity interest rates is not guaranteed. The actual monthly fixed income payable will depend on the prevailing annuity interest rate at the time of annuitization, the actual amount of Surrender Value you apply for annuitization and the Company's experiences and expectation of a series of factors including but not limited to survival factors, investment return and expenses. Hence, the actual amount of monthly fixed income payable upon annuitization may be higher or lower than those illustrated.
- The Owner must have adequate insurable interest in the proposed Split Policy Insured and Successor Insured in accordance with our prevailing underwriting requirements and we may require explanation or proof of such insurable interest.
- Written requests are required for naming Successor Owner, naming Successor Insured, Policy Guardian, annuity option, Life Insurance Proceeds Settlement Option, surrender of the Policy, and conversion of Partial Surrender Value to the Split Policy. Such arrangements are valid only if recorded and approved by us. Please refer to the policy provision of this product for the exact terms and conditions, and the relevant product fact sheets for the administrative rules.

Wealth Growth & Retirement Planning	Navigating Life's Uncertainties	Planning for Your Children	Ensuring Policy Continuity	Customizing Wealth Allocation	Case Studies	Notes
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As you embark on this journey of legacy planning, remember that your legacy is not just about the wealth you leave behind, but the profound impact you have on the lives of those you cherish. With **Chubb Life** as your partner, you can craft an enduring legacy that will serve as a lasting testament to your values, dreams, and unwavering commitment to your family.

### Notes:

- “Age” refers to the age at the nearest birthday.
- “You” or “your” refers to the Policyowner.
- Unless otherwise specified, please refer to the provision of the Policy for the definitions of capitalized terms. All other terms and conditions of the Policy remain unchanged.

## Contact Us

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