



STELLAR

**Whole Life Insurance
Single Premium Multi-Year Guaranteed Deferred Annuity**

Access For Your Financial Future

PLAN AHEAD

to make great things happen

Make a smart move today to expedite your life goals.

Your retirement could very well be the best days of your life. However, you need financial stability and independence to enjoy your golden years in comfort and ease.

Make your money work smarter with Archipelago Stellar.

It helps to build and protect your wealth from the unexpected and to create a stream of income for you to enhance your future golden years.

Also, rest assured that your loved ones will be protected should any mishaps befall you.

What is Archipelago STELLAR?

Archipelago Stellar (the "Plan" or "Policy") is a Single Premium Whole Life Insurance with Multi-Year Guaranteed Deferred Annuity. This means you deposit Single Premium into the policy at the beginning of the policy year. Maturity date is in the future and deferred annuitisation does not begin immediately until a specified time in the future. **Stellar** protects your Account Value from market risk while allowing them to grow, providing a legacy for yourself and loved ones. It creates a stream of income that is guaranteed for a specified period or lifetime.

What is an Annuity?

An annuity is a financial vehicle designed to provide payments to the annuitant at specified intervals, usually for retirement, education fees, lifestyle or specific financial needs. It is designed to be a long-term savings tool and not to be used to meet short-term financial goals.

Key Parties in an Annuity Plan

Policy Owner	The person or entity who may exercise all rights and privileges under the policy.
Life Assured	The measuring life for the death benefit and before annuitisation.
Annuitant	The recipient of any annuity payment made following an annuitisation. For life annuitisation, the annuity payments are only made during the Annuitant's lifetime.
Beneficiary	The person designated by the Policy Owner to receive benefits under the Policy if the Life Assured dies before the Annuitisation.

PRODUCT FEATURES

a t a g l a n c e

An attractive crediting rate which accumulates the Account Value over the guaranteed term.

Enhanced death benefit is the greater of the Account Value and the Minimum Death Benefit. The Minimum Death Benefit is 120% of the Single Premium and 120% of Account Value at renewal subject to Life Assured's age at renewal and before annuitisation. The Minimum Death Benefit is reduced for any withdrawals taken.

Protect your assets for the future by naming beneficiary(ies), thus bypassing the probate and the expenses that go with it.

Withdrawal flexibility to meet emergency financial needs.

The ultimate **guaranteed renewal rate**.

Why buy this product

Attractive Guaranteed Growth with the Need for Security

Archipelago Stellar ensures the security of your Account Value by shielding it from market losses. It earns the initial Guaranteed Crediting Rate during the initial term. At the end of each guaranteed term, the crediting rate resets for another guaranteed term, safeguarding and compounding your continued growth on a daily basis. You have the option to renew at the end of the Guaranteed Term or surrender without incurring any charges, allowing you to fully customize your financial strategy.

Retirement Planning

Archipelago Stellar is a life insurance product which offers you life protection throughout the Policy while helping you reach your goals. Simply fund your Plan with a single premium. You will enjoy a steady stream of income in the form of Annuitisation according to your elected Annuity Payment Option to suit your needs.

Income Planning

Archipelago Stellar is an annuity primarily designed to provide an income stream in the future, either for a specified period or lifetime.

Leave a Legacy for Loved Ones

Throughout the Policy, if the Life Assured passes away, before Annuitisation, the Death Benefit is payable to Beneficiary(ies).

ARCHIPELAGO STELLAR

Hassle-free application & payment

Applying **Stellar** couldn't be easier. Simply fill in the proposal form and pay the single premium before policy inception.

No medical exam, no requirements on financial supporting documents

There is no requirement for Policyholder to provide financial supporting documents and the Life Assured will not have to go through any medical examination.

Protect your family's future

If the Life Assured passes away, **Stellar** will pay out the Death Benefit to help to relieve the financial hardship of their loved ones.

Flexibility to choose annuitisation payout & withdrawal options for easy financial planning

There are several ways to access to your annuity plan such as via annuitisation payout or partial free withdrawal.

Never less than zero

It offers an attractive and predetermined minimum crediting rate for a guaranteed term. This helps preserve the Account Value you may have already accumulated through previous crediting rates. The crediting rates are expressed as effective annual rates and can be adjusted at the insurer's discretion. This adjustment occurs prior to issuance and at each renewal, it would not change for a term after policy established or renewal. Please refer to the term sheet for more details.

Archipelago Life Insurance Limited

ENDLESS POSSIBILITIES

Archipelago Life Insurance Limited (Company No. LL09829/ Licence No. IS2013141) is licensed and regulated by the Labuan Financial Services Authority (LFSA). We have been recognized as the pioneer of midshore Life insurer with Takaful window in ASEAN region.

The Takaful window was granted by Labuan Financial Services Authority in April 2015. It operates within the strong Labuan IBFC regulated environment and is also a member of the Labuan International Insurance Association (LIIA).

With its co-located office in Kuala Lumpur, it works closely with licensed insurance/Takaful brokers and professional/ Islamic financial advisers/planners within the region.

It aims to penetrate ASEAN region as well as to contribute growth and development to Labuan International and Business Financial Centre with its innovative suit of products targeted towards the high networth individuals, families and multinational corporations.

Archipelago Life Insurance Limited provides you the support to achieve your savings, retirement and lifestyle goals. We believe that education is a key step toward addressing your financial needs. This material has been designed to serve simply as an informational and educational resource. Before purchasing, consider your financial situation and alternatives for yourself. Our authorized distribution partners, Financial Advisers and Insurance Brokers can help you determine the best alternatives for your goals and needs. Accordingly, this brochure does not offer or constitute investment advice and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique and they require the individualized attention of your financial professional. This brochure contains only the salient features of the plan / product and it is not a legal contract. For the exact terms and conditions, please refer to the policy wordings and Policy Information Schedule.

Tax benefits are subject to changes in the tax laws of the respective country's jurisdiction. Consult your own tax professionals or attorney regarding your unique situation.

Annuities are long-term vehicles to help with savings and retirement income needs.

Crediting rates are subject to change at insurer's discretion and are effective annual rates. Please refer to Policy Information Schedule for more details.

You are purchasing a Single Premium Whole Life Insurance with Multi-Year Guaranteed Deferred Annuity. You should understand how crediting rates, annuity and death benefit are determined and the product features used to determine the crediting rates and values.



Registered Office Address:

Brumby Centre, Lot 42, Jalan Muhibbah, 87000 Labuan Federal Territories, Malaysia.

Located Office:

B-08-06, Gateway Corporate Suites, Gateway Kiaras, No. 1, Jalan Desa Kiara, Mont Kiara, 50480 Kuala Lumpur, Malaysia
T. +603 6201 0899 F. +603 6201 0481 E: customerservice@archipelagogrp.com W. www.archipelagogrp.com

All plans are underwritten and administered by Archipelago Life Insurance Limited, registered in Labuan FT, Malaysia (Company Registration No: LL09829) which is authorised and regulated by Labuan Financial Services Authority (LSFA) (Company Licence No: IS2013141)

All persons appearing in this brochure are fictitious and models and their images are used strictly for illustration purposes only. Any resemblance to existing members is pure coincidental. Individual copyright holders of images retain the copyright of their images. The material provided in this brochure is for informational purposes only and is not a contract. Your insurance policy and not the information contained in this brochure forms the contract between you and the insurance company. The policy contains limits, exclusions and limitations not detailed herein. If there is discrepancy between information contained herein and your policy, your policy takes precedence. There is no intentionally misleading information contained herein, however the insurer takes no responsibility for errors. We will endeavour to correct to clarify any incorrect information whenever possible.