Health Insurance

LifeSecure

Protect your loved ones with regular payouts upon disability

Great Eastern
An OCBC Company

Lifeproof your future with comprehensive disability coverage

You want the best for your future. But no one knows when disability will happen and how it will affect your financial status and deplete your savings. Let **LifeSecure** help secure your financial future.

LifeSecure pays a monthly benefit of up to S$5,000 for up to a lifetime in an event of total and permanent disability or upon the inability to perform at least 2 of the Activities of Daily Living (ADLs)[1]. This regular monthly benefit can help cover the costs of special aids and equipment, any home modifications to aid in mobility, as well as long-term disabled care at home or in the hospital. With the benefit payouts, you or your loved ones can focus fully on recovery.

Why LifeSecure

Affordable premiums

Option to purchase as a stand-alone plan, or as a rider attached to selected whole life plans offered by Great Eastern. Our wide range of protection benefits starts from as little as S$0.26* a day. When purchased as a stand-alone plan, a lump sum death benefit of 3 times of the monthly benefit will be payable if the life insured passes on during the coverage term.

Out-of-school disability benefit

This plan provides out-of-school disability benefit for your child, age between 7 and 16 years old, who needs to be confined at home or in a hospital due to a disability. You will receive an additional monthly benefit of S$500[†] on top of the monthly benefit insured for your child. This will help sustain your child's specialised needs, such as the cost of treatment, the hiring of domestic help, and even home tuition fees.

Payback benefit upon a successful claim[2]

Following a deferment[3] period, you will receive a lump sum payment of 3 times or 6 times of the monthly benefit insured.

Start a conversation with your Great Eastern Financial Representative today and find out more.

[1] Activities of Daily Living or ADLs refer to washing, toileting, dressing, feeding, mobility, and transferring.
[2] Terms and conditions apply.
[3] Payable following a deferment period of 90 days or 180 days (as the case may be) starting from the date on which the life assured starts to suffer from the inability to perform at least 2 of the ADLs or total and permanent disability, during which no benefit is payable.
[*] Based on a 20-year-old male under a LifeSecure Rider plan with coverage and premium payment term up to age 65. Amount shown is derived from annual premium divided by 365 days, rounded to nearest cent. Premium rates are not guaranteed and may be adjusted based on future experience.
[†] The out-of-school benefit ends when the life assured attains age 16, and is subject to a minimum of 12 monthly installments of the benefit having been paid.

Table below illustrates the premium amount you can set aside to complete your disability protection for a S$1,000 monthly benefit if you were to take up a LifeSecure stand-alone plan.

Coverage term	Up to age 65		Up to age 80		Lifetime	
Premium payment term	Up to age 65		Up to age 80		Up to age 80	
Entry age (Age next birthday)	**Annual premium**					
	Male	**Female**	**Male**	**Female**	**Male**	**Female**
1	S$152.00	S$158.50	S$178.00	S$186.50	S$223.50	S$254.00
10	S$152.00	S$158.50	S$198.00	S$209.50	S$263.50	S$306.50
20	S$154.50	S$162.50	S$236.00	S$253.00	S$334.50	S$399.00
30	S$186.00	S$196.50	S$297.50	S$326.00	S$449.00	S$551.00

Table below illustrates the premium amount you can set aside to complete your disability protection for a S$500 monthly benefit if you were to add a LifeSecure rider to your existing whole life plan.

Coverage term	Up to age 65		Up to age 80		Lifetime	
Premium payment term	Up to age 65		Up to age 80		Up to age 80	
Entry age (Age next birthday)	**Annual premium**					
	Male	**Female**	**Male**	**Female**	**Male**	**Female**
1	S$46.25	S$47.75	S$56.25	S$60.25	S$71.25	S$88.50
10	S$46.25	S$47.75	S$62.50	S$68.50	S$93.25	S$117.25
20	S$47.25	S$49.25	S$79.00	S$89.50	S$130.75	S$165.50
30	S$62.25	S$65.25	S$111.50	S$129.50	S$189.00	S$242.25

Premium rates are not guaranteed and may be adjusted based on future experience.

Notes and Disclaimers

All ages specified (save that mentioned in footnote †) refer to age next birthday.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The above is for general information only. It is not a contract of insurance. The terms, conditions and exclusions of this insurance plan are specified in the policy contract.

This product applies mainly to Singapore Citizen/PR. If you are not a Singapore Citizen/PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and Chinese versions of the brochure, the English version shall prevail.

Information correct as at 17 August 2026.

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Reach for Great

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