Life Insurance

DIRECT - GREAT Life II

Enjoy lifetime insurance coverage at affordable premiums

Great Eastern
An OCBC Company

Lifeproof your lifetime coverage at affordable premiums

DIRECT - GREAT Life II 70 and DIRECT - GREAT Life II 85 are participating whole life plans that provide lifetime protection against Death, Terminal Illness[1] and Total and Permanent Disability[2].

These direct purchase plans accumulate cash value over time and give you a headstart for long-term financial planning. These plans are easy to understand and can be bought directly with no financial advisory cost.

Why DIRECT – GREAT Life II

Affordable lifetime protection that grows with you
Protect against Death, Terminal Illness[1], and Total and Permanent Disability[2] while growing cash value over time. Available only for direct purchase without financial representative advice.

Premium term options to suit your needs
Choose to pay premiums up to age 70 or 85.

Add critical illness coverage for extra protection
Enhance your coverage against 30 critical illnesses with the DIRECT - GREAT Critical Care 70 or 85 rider[3].

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

[1] Terminal Illness refers to a conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months of the diagnosis. The terminal illness must be diagnosed by a registered medical practitioner and must be supported by evidence acceptable to the Company. Please refer to the policy contract for the full list of exclusions.

[2] Total and Permanent Disability (TPD) refers to:
(a) The Life Assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and the disability must continue uninterrupted for at least 6 consecutive months from the time when the disability started; and the disability must, in the view of a medical examiner appointed by the Company, be deemed permanent with no possibility of improvement in the foreseeable future; or
(b) The Life Assured, due to accident or sickness, suffers total and irrecoverable loss of use of:
(i) the entire sight in both eyes; or (ii) any two limbs at or above the wrist or ankle; or (iii) the entire sight in one eye and any one limb at or above the wrist or ankle.
Subject to a maximum TPD Benefit of S$5,000,000 on all policies and riders issued by the Company on the same Life Assured.
The TPD benefit is only applicable if TPD occurs before the policy anniversary on which the Life Assured is age 65 next birthday.

[3] DIRECT – GREAT Critical Care 70/85 Rider. On diagnosis of one of the 30 critical illnesses (except for Angioplasty & Other Invasive Treatment for Coronary Artery), the basic sum assured together with bonuses (if any) from the basic policy will be accelerated and paid in one lump sum. This rider will then be terminated. The amount of accelerated basic sum assured equals to the sum assured of this rider.
Subject to a maximum CI Benefit of S$3,000,000 on all policies and riders issued by the Company on the same Life Assured.
For Angioplasty & Other Invasive Treatment for Coronary Artery ("Angioplasty"), the basic sum assured equal to 10% of the rider sum assured (up to a maximum of S$25,000 per Life Assured) together with bonuses (if any) will be payable if the Life Assured undergoes a treatment. After a claim is paid, the balance of the rider sum assured and balance of the basic sum assured with reduced premiums will continue. No benefit for Angioplasty will be payable for subsequent treatments under this and any other policies and riders covering Angioplasty.
No benefit under this rider will be payable for Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery if the diagnosis is made within 90 days from the date of commencement of this rider, or from the date of any reinstatement.
Sum assured is capped at S$400,000 for all direct purchase insurance plans, with a limit of S$200,000 on direct purchase insurance whole life plans.
There are two non-participating riders available:
You can attach DIRECT – GREAT Critical Care 70 to your whole life plan DIRECT – GREAT Life II 70. You can pay premiums up to age 70 next birthday and enjoy lifetime protection against 30 critical illnesses.
You can attach DIRECT – GREAT Critical Care 85 to your whole life plan DIRECT – GREAT Life II 85. You can pay premiums up to age 85 next birthday and enjoy lifetime protection against 30 critical illnesses.

Premiums vary according to age at entry, gender and lifestyle choices, such as smoking. The premium charged is not guaranteed and may be revised in future at the Company's discretion.

Notes and Disclaimers

All ages specified 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 precise terms and conditions of this insurance plan are specified in the policy contract.

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.

As DIRECT – GREAT Life II is a Direct Purchase Insurance plan, you can sign up for it directly without seeking any advice from any financial advisory representative.

Protected up to specified limits by SDIC.

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

Information correct as at 17 August 2026.

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Reach for Great

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