Life Protection

GREAT Life Advantage 4 Plus

Protection and wealth that grow with you

Life's priorities change. Your protection and wealth plans should keep pace.

GREAT Life Advantage 4 Plus combines whole life protection with long-term wealth building opportunities in a single investment-linked plan. It gives you the flexibility to increase your coverage at milestone events and optimise your investments as your priorities change.

Why GREAT Life Advantage 4 Plus

Lifelong protection that grows with you

Stay protected for death, total and permanent disability and terminal illness. Increase your coverage at 8 key life milestones[1] without medical assessment, with the flexibility to top up[2] or withdraw funds[3] as your financial needs evolve.

Add a rider for critical illness coverage

Enhance your coverage for all stages of critical illnesses when you add the GREAT CI Advantage Plus rider.

Customise your investment portfolios

Choose from 3 GreatLink Dynamic Portfolios and over 30 GreatLink funds. GreatLink Dynamic Portfolios leverage J.P. Morgan Asset Management's asset allocation capabilities to help you navigate market opportunities.

Greater financial support for your loved ones

Your loved ones receive both the basic sum assured and the account value in your plan when you pass on.

For every child in your growing family

The Child Cover Benefit[4] will pay S$20,000 if any of your children, including future children, pass away, are diagnosed with a terminal illness, or become totally and permanently disabled.

How GREAT Life Advantage 4 Plus offers flexible protection and wealth growth

Meet Melissa.
She is a 30-year-old mother with one young child.

Melissa purchases GREAT Life Advantage 4 Plus and invests in one of three GreatLink Dynamic Portfolios. She secures S$100,000 coverage for death, TPD and terminal illness, with an additional S$100,000 critical illness coverage under the GREAT CI Advantage Plus rider.

GREAT Life Advantage 4 Plus	GREAT CI Advantage Plus	Child Cover Benefit[4]
Basic sum assured: S$100,000	**Rider sum assured:** S$100,000	S$20,000 per child

Age 30 — Melissa purchases GREAT Life Advantage 4 Plus

She starts paying an annual premium of S$2,500.

Age 33 — Her family grows, and so does her protection

Melissa welcomes her second child, who is automatically covered under the Child Cover Benefit[4], for up to S$20,000 for death, TPD and terminal illness.

The birth of her child also marks one of the 8 key life milestones, allowing Melissa the option to increase her basic sum assured by up to S$50,000 without medical underwriting[1] as her financial responsibilities grow.

Age 45 — Her coverage supports her through a critical illness

Melissa is diagnosed with early-stage liver cancer.

She receives a payout of S$100,000 from her GREAT CI Advantage Plus rider and makes a partial withdrawal[3] of S$20,000 to fund her treatment.

Age 70 — She leaves her loved ones with greater financial support

When Melissa passes on, her beneficiaries receive a death benefit payout of S$329,397*.

Total premiums paid:
S$100,000

Payout for CI benefit under GREAT CI Advantage Plus rider	**S$100,000**	
Partial withdrawal[3] during policy term	**S$20,000**	=
Payout for death benefit under GREAT Life Advantage 4 Plus	**S$329,397***	

Total payouts received:
S$449,397*

Premium is based on age 30 female, non-smoker, who purchases GREAT Life Advantage 4 Plus at sum assured of S$100,000 with GREAT CI Advantage Plus rider at sum assured of S$100,000, with fund management charge of 1.4% p.a.

* All figures in the illustrations above are based on an illustrated investment rate of return (IIRR) of 8% p.a.

Based on an IIRR of 4% p.a., the death benefit payable at age 70 is S$187,405. The total payouts received by age 70 is S$307,405.

Based on an IIRR of 0% p.a., the death benefit payable at age 70 is S$139,503. The total payouts received by age 70 is S$259,503.

The illustrations are based on illustrated investment returns of 0% p.a., 4% p.a. and 8% p.a. The projection of a 0% illustrated investment rate of return highlights the impact of fees and charges, if applicable, assuming no returns from the underlying funds. The 3 rates of return used are before deducting the annual management charges of the funds. They are purely illustrative and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the funds. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the cash value may be less than the capital invested.

Invest with confidence and global expertise

Investing can be simple with **GreatLink Dynamic Portfolios**. Backed by J.P. Morgan Asset Management's dynamic asset allocation expertise, each portfolio is professionally managed for you. Simply choose Secure, Balanced, or Growth according to your risk appetite and switch when your needs change.

Why choose GreatLink Dynamic Portfolios?

All-in-one dynamic solutions

Our holistic solutions are designed for medium-to-long-term capital appreciation. They are diversified and dynamic, considering both global and local investment opportunities across asset classes.

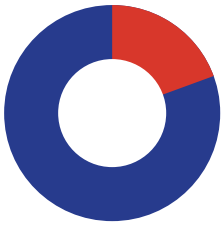
Simple and hassle-free investment

With three ready-made solutions tailored to different risk appetites, you can grow your wealth without the need to pick or monitor individual funds. Everything is professionally managed for you.

Built on expertise you can trust

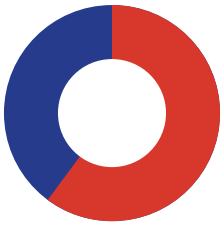
The portfolios are managed by Lion Global Investors Limited and leverage the strength of J.P. Morgan Asset Management's asset allocation capabilities to navigate investment uncertainties while achieving the investment objectives.

GreatLink Dynamic Secure Portfolio	GreatLink Dynamic Balanced Portfolio	GreatLink Dynamic Growth Portfolio
Generate relatively stable returns	*Balance growth potential with stability*	*Capture higher growth opportunities over time*
Lower to medium risk	*Medium to high risk*	*Higher risk*



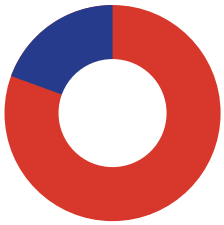
Equities **20%**
Fixed Income **80%**

Dynamically managed with equity exposure ranging from 10-30% and fixed income exposure ranging from 60-90%



Equities **60%**
Fixed Income **40%**

Dynamically managed with equity exposure ranging from 30-70% and fixed income exposure ranging from 30-70%



Equities **80%**
Fixed Income **20%**

Dynamically managed with equity exposure ranging from 50-100% and fixed income exposure ranging from 0-50%

Source: The Great Eastern Life Assurance Company Limited. GreatLink Dynamic Portfolio is an investment-linked policy (ILP) fund offered by The Great Eastern Life Assurance Company Limited ("Great Eastern") and is only available under Great Eastern investment-linked policies. The information presented is for informational use only. Investment in GreatLink Dynamic Balanced Portfolio and GreatLink Dynamic Growth Portfolio involve a high degree of risk and is only appropriate for a person able and willing to take such a risk.

Footnotes

[1] Each exercise of this option allows you to increase your basic sum assured by up to S$100,000 or 50% of the basic sum assured as at policy inception, whichever is lower, up to a maximum of 2 times under the same policy. There may be a resulting increase in the basic regular premiums payable. Other terms and conditions apply.

[2] Single premium top-ups can be made after policy inception, provided all due premiums for the base plan and any attached cash-paying riders are fully paid.

[3] Partial withdrawals may be made from the account value, provided the account value is positive and sufficient to support the withdrawal. Partial withdrawal charges may apply. Partial withdrawals will reduce the account value and may cause the policy to lapse if the remaining value is insufficient to cover the fees and charges of the policy.

[4] Child Cover Benefit covers each child of the life assured up to age 18, subject to a maximum of S$20,000 per child. A benefit of S$20,000 is payable upon the child's death, TPD or terminal illness.

Important notes

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

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.

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.

Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. Please refer to Fund Details and Product Highlights Sheet for the specific risks of the fund(s).

A Product Summary and a Product Highlights Sheet in relation to the fund(s) may be obtained through The Great Eastern Life Assurance Company Limited or its financial representatives. Potential investors should read the Product Summary and the Product Highlights Sheet before deciding whether to invest in the fund(s). Returns on the units of the fund(s) are not guaranteed. The value of the units in the fund(s) and the income accruing to the units, if any, may fall or rise.

Protected up to specified limits by SDIC.

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

Information correct as at 5 November 2026.

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Reach for Great

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Great Eastern
An OCBC Company

greateasternlife.com