Life Protection

GREAT Life Advantage 4

Whole life coverage with add-on critical illness protection in one flexible plan

Great Eastern
An OCBC Company

Achieve financial security with a comprehensive protection solution

In today's fast-paced world, securing your financial future should be simple. GREAT Life Advantage 4 offers a comprehensive protection solution with whole life coverage and optional critical illness protection in one plan.

Tailored for dynamic individuals like you, this whole of life, regular premium investment-linked plan provides lifetime protection against Death[1], Total and Permanent Disability[2] and Terminal Illness. You can enhance your coverage with optional riders that offer extra financial support against critical illness at early, intermediate and critical stages. Additionally, you have the flexibility to customise your coverage to align with your changing priorities.

With affordable premiums, rest assured that you're well protected while enjoying the financial freedom to pursue your dreams at every stage of life.

Why GREAT Life Advantage 4

Well-rounded protection at great value
Secure whole life coverage from just S$100* a month, customisable to fit your budget and needs. Complement it with a wide range of optional riders, including coverage for early, intermediate and critical stage critical illnesses, to create a comprehensive protection solution.

Flexible coverage that evolves with life's milestones
Whether it's saying "I do" or welcoming a new family member, you can increase your coverage at any of the eight life's milestone events[3] — all without the hassle of a medical assessment. Plus, enjoy the flexibility to make single premium top-ups[4] to your policy and partial withdrawals[5] whenever needed, keeping your plan in tune with your evolving needs.

Guaranteed protection for the first 10 years[6]
Rest easy knowing you'll be protected by the coverage you've chosen for the first 10 years[6] of your policy, providing you with greater assurance regardless of investment performance.

Customisable investment portfolios
Choose from a selection of three expertly curated GreatLink Dynamic Portfolios, and more than 30 GreatLink Funds to build an investment portfolio that best suits your risk appetite and financial objectives.

With GreatLink Dynamic Portfolios, let the fund experts at J.P. Morgan Asset Management navigate investment uncertainties with their asset allocation strategy, adapting to changing market conditions, while you focus on what truly matters.

Child Cover Benefit[7]
Your child, and any future children, are automatically covered under your plan with the Child Cover Benefit[7] which provides a S$20,000 payout if your child encounters a major life-impacting event[7]. This strengthens the financial support you need for what matters most.

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

Here's how GREAT Life Advantage 4 and GREAT CI Advantage Plus rider offer whole of life and critical illness protection

Michelle

At 25, Michelle, a non-smoker, celebrates landing her first job as a marketing executive by taking a smart step towards financial security. With **GREAT Life Advantage 4** as her first insurance plan, she secures essential life coverage at a great value. For added peace of mind, she includes the **GREAT CI Advantage Plus** rider, boosting her protection against early, intermediate and critical stage critical illness with a monthly premium of S$100*.

GREAT Life Advantage 4	GREAT CI Advantage Plus	Child Cover Benefit[7]
Basic sum assured:	**Rider sum assured:**	*For her future children (if any)*
S$100,000	**S$50,000**	**S$20,000**

Age

25 — Michelle starts paying a monthly premium of S$100*.

30 — **Michelle gets married and welcomes her first child.**
She has the option to increase the basic sum assured[3] without a medical assessment. Her newborn is automatically covered under the **Child Cover Benefit**[7], with **S$20,000** coverage.

49 — **Michelle is diagnosed with early stage breast cancer.**
She makes a claim on the **GREAT CI Advantage Plus** rider and receives a **S$50,000** lump sum payout. The rider terminates after the claim payout.

50 — Michelle makes a **partial withdrawal**[5] of **S$10,000** from her policy to pay for her treatment.

70 — **Michelle passes away.**
Her family receives a potential death benefit payout of **S$134,477#**.

Total premiums paid:
S$54,000

Total payouts received: S$194,477†

Claim under GREAT CI Advantage Plus rider	**S$50,000**
Partial withdrawal	**S$10,000**
Claim for death benefit	**S$134,477#**

All figures in the above illustration are based on an Illustrated Investment Rate of Return (IIRR) of 8% p.a. and a fund management charge of 1.25% p.a., and are subject to rounding.

Based on an IIRR of 4% p.a.:
The death benefit payable at age 70 is S$90,000.
† The total payouts received by age 70 would be S$150,000.

The two rates of return used (4% p.a. and 8% p.a.) are purely illustrative and do not represent lower and upper limits on the investment performance. 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 surrender value may be less than the total premiums paid.

Invest with confidence and global expertise

Investing doesn't have to be complicated or stressful with **GreatLink Dynamic Portfolios**. With J.P. Morgan Asset Management's dynamic asset allocation strategy, you can leave the day-to-day investment decisions to the fund experts. Simply choose one of our three specially curated portfolios — Secure, Balanced or Growth — based on your risk appetite, with the flexibility to switch between them whenever 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.

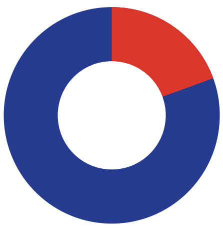
Simple and hassle-free investment
With three ready-made solutions tailored to different risk appetites, you can grow your wealth without the need to pick or monitor individual funds. Everything is professionally managed for you.

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

Generate relatively stable returns

Lower to medium risk



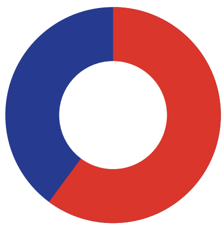
Equities **20%**
Fixed income **80%**

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

GreatLink Dynamic Balanced Portfolio

Balance growth potential with stability

Medium to high risk



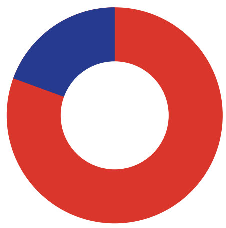
Equities **60%**
Fixed income **40%**

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

GreatLink Dynamic Growth Portfolio

Capture higher growth opportunities over time

Higher risk



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.

[1] The Death Benefit will be payable in one lump sum as follows and the policy will be terminated, if the life assured dies:
(a) basic sum assured plus total single premium top-ups paid (if any), less total amount of partial withdrawals (if any), including any partial withdrawal charges; or
(b) the account value,
whichever is higher, less any debt owed under the policy.
If the life assured is diagnosed with a Terminal Illness or Total and Permanent Disability (TPD), the Death Benefit will be paid in one lump sum and the policy will be terminated.

[2] For TPD that takes the form of total and irrecoverable loss of the sight in both eyes; the use of two limbs at or above the wrist or ankle; or the sight in one eye and the use of one limb at or above the wrist or ankle, coverage will be for the whole of the policy term. For other forms of TPD, it must occur before the policy anniversary on which the life assured is age 65. You are advised to refer to the policy contract for more details on the definition of TPD.

[3] Subject to a maximum increase in the basic sum assured of S$100,000 or 50% of the basic sum assured as at the commencement date of the policy, whichever is lower, for each exercise of this option to adjust your coverage. Other terms and conditions apply. The basic regular premiums payable may be revised upon increasing the basic sum assured.

[4] Subject to terms and conditions. You may make single premium top-ups to the policy provided that:
(a) the single premium top-up is made after the inception of the policy; and
(b) all basic regular premiums for the base plan and premiums for attaching cash-paying riders (if any) which are due are paid up to date.

[5] Subject to terms and conditions. You may make a partial withdrawal from the account value of the policy at any time provided the account value of the policy is positive. We may deduct a partial withdrawal charge from the amount to be withdrawn depending on the policy year during which the partial withdrawal occurs. Do note that with partial withdrawal(s), there is potential risk that the account value may not be sufficient to cover the relevant charges, thereby causing the policy to lapse. Please refer to the policy contract for further details.

[6] The Non-Lapse Guarantee Benefit will be applicable during the first 10 policy years from the commencement date of the policy. During this period, the policy and its attaching rider(s) will not lapse, even if the account value falls to zero or below, provided that all basic regular premiums for the base plan and premiums for cash-paying riders (if any) are paid before the expiry of their respective grace periods and no partial withdrawals have been made from the policy. When the Non-Lapse Guarantee Benefit is in effect, we will continue to deduct from the account value, fees and charges of the policy and insurance charges of any unit-deducting rider which will be considered as debts owed to us. We will first deduct any debts owed to us from the account value when it becomes positive. Please refer to the policy contract for further details.

[7] Subject to terms and conditions. Child Cover Benefit covers children of the life assured up to age 18 only. Child Cover Benefit pays a lump sum of S$20,000 if the child of the life assured suffers from TPD, or is diagnosed with terminal illness, or passes away while the policy is in force. The maximum amount payable for this benefit is capped at S$20,000 per child. Please refer to the policy contract for further details.

[*] Premium is based on age 25 female, non-smoker, who purchases GREAT Life Advantage 4 with GREAT CI Advantage Plus rider at sum assured of S$100,000 and S$50,000 respectively and with fund management charge of 1.25% p.a..

Notes and Disclaimers

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 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.

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). Past performance is not necessarily indicative of future performance.

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 17 October 2025.

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Reach for Great

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