



Life Protection



GREAT Life Multiplier

Comprehensive lifelong protection with add-on critical illness coverage



**Great
Eastern**
An OCBC Company

Your family isn't one-size-fits-all. Neither are the protection needs of each generation.

Life in Singapore has never been more dynamic or demanding. You're constantly balancing today's immediate needs with tomorrow's growing responsibilities — whether it's raising children or preparing to care for ageing parents.

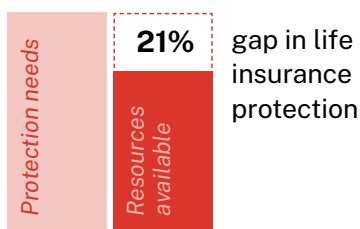
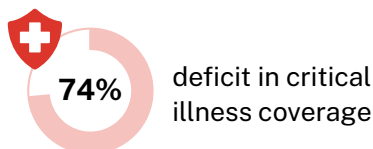
GREAT Life Multiplier is designed to safeguard your well-being and your family's financial future. This comprehensive whole life participating plan provides protection against Death, Terminal Illness and Total and Permanent Disability, with optional riders covering critical illnesses at various stages as well as additional coverage for age-related conditions such as Alzheimer's Disease/ Severe Dementia and Idiopathic Parkinson's Disease to support your parents. You can choose to multiply the coverage of the base plan and critical illness riders by up to 10 times, ensuring optimal protection for your child, your parents and yourself — all within one solution.

Because life evolves, your protection should too. Start early with GREAT Life Multiplier to enjoy more affordable premiums, multiplied protection and lifelong peace of mind for you and those you love.

Why having the right protection plan matters for you and your family

Protection gap in Singapore

Economically active Singaporeans face significant shortfalls:



Source: Life Insurance Association (LIA) Singapore, Protection Gap Study 2022

Dual caregiving challenges



Around **90,300** residents in Singapore were not working in 2022 due to caregiving responsibilities, with many specifically caring for elderly, ill or disabled family members.

Source: The Ministry of Manpower's 2022 Labour Force Survey

Neurological conditions: a growing concern among elderly

Most common neurological conditions in Singapore



#1: Dementia

By 2030, around **152,000** people in Singapore are projected to be affected by dementia.

Source: Dementia Singapore and Singapore Management University (SMU), 2023



#2: Parkinson's Disease

Parkinson's Disease affects around **3 in every 1,000** Singaporeans aged 50 and above.

Source: National University Health System (NUHS), "Parkinson's Disease: Insights from a Neurologist", 2023

Speak to your Great Eastern Financial Representative today and find out more.

For parents who plan ahead

Your greatest wish is a bright, secure future for your child. Give them a head start with GREAT Life Multiplier to safeguard their lifelong financial well-being while also protecting your parents. By planning ahead today, you can ease potential financial burdens tomorrow and make sure your family has the support they need.



PROTECTION FOR YOUR CHILD

A lifelong gift of up to 10 times multiplied coverage

Choose to multiply your child's coverage by 3, 5, 8 or even 10 times until age 65, 75 or 85, providing robust, lifelong protection at premiums tailored to your budget. When your child turns 18, you can transfer policy ownership to them¹, giving them lasting financial security and flexible access to the accumulated cash value whenever they need it.



PROTECTION FOR YOUR PARENTS

Guaranteed coverage for age-related conditions² without medical assessment

Ensure your parents receive the care they deserve with the Parent Care Rider. This add-on benefit provides guaranteed coverage for age-related conditions² such as Alzheimer's Disease/ Severe Dementia, Idiopathic Parkinson's Disease and Major Head Trauma, without requiring any medical assessment for your parents at the point of coverage. It offers immediate financial support and reassurance when it matters most.



PROTECTION FOR YOURSELF

Various premium options ensuring uninterrupted protection

Choose from various premium payment terms of 15, 20, 25 or 30 years for the base plan and critical illness riders to match your budget. Further strengthen your protection with the Payer Benefit Enhanced (CI) Rider, which waives all future premiums if you're diagnosed with a critical stage critical illness. This ensures the coverage continues as planned for both your child and your parents, without worrying about future premiums.

How GREAT Life Multiplier protects your family across three generations



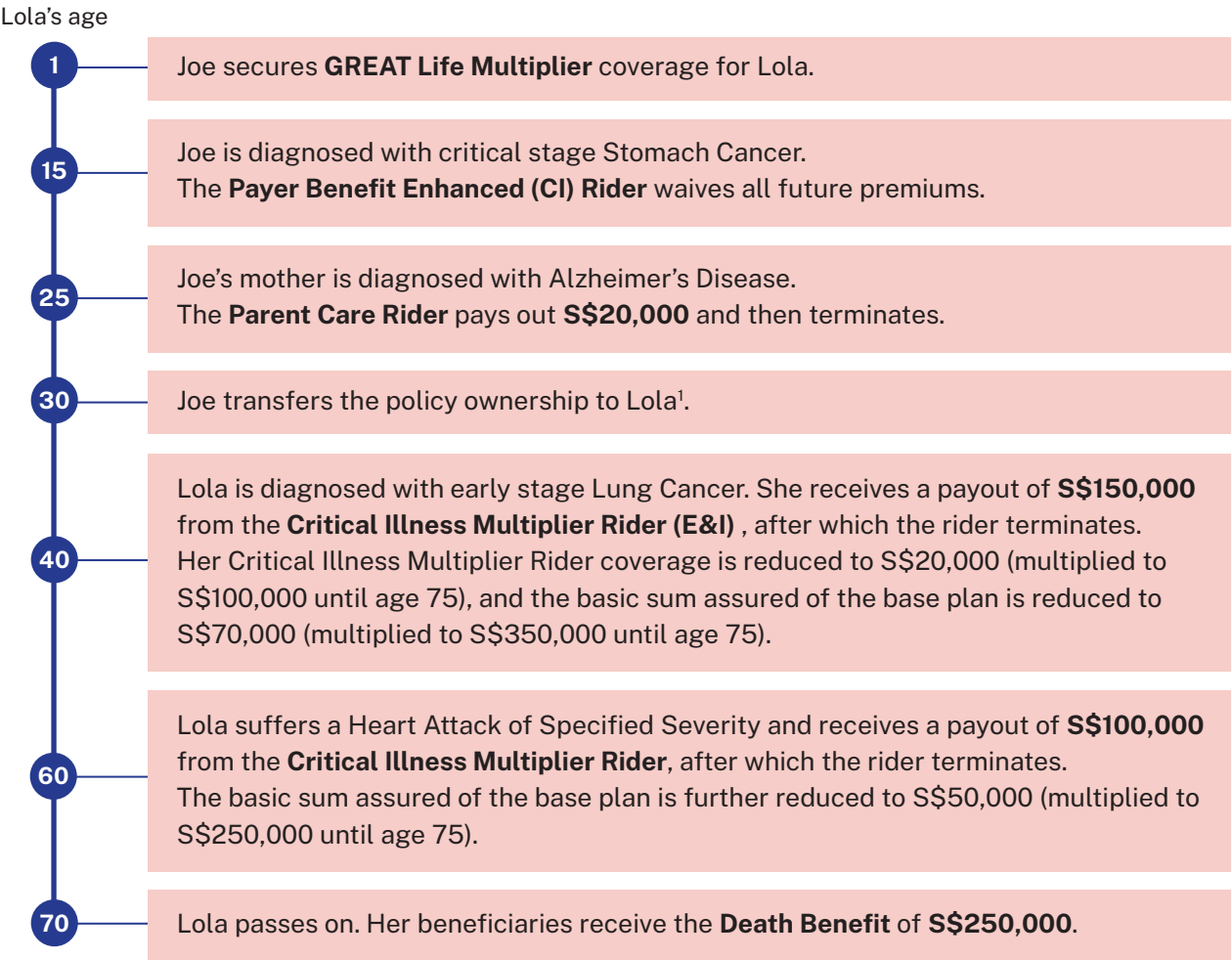
Joe and Lola

Joe, age 30, has just welcomed a new addition to his family — his daughter, Lola. To celebrate Lola's arrival and secure her financial future, Joe purchases a **GREAT Life Multiplier** plan for her. He selects the 5 times multiplier option until age 75, with a basic sum assured of S\$100,000 for Death, Terminal Illness and Total and Permanent Disability, providing Lola multiplied coverage of S\$500,000 until she turns age 75. To ensure his parents have financial support if diagnosed with age-related conditions such as Severe Dementia or Idiopathic Parkinson's Disease, Joe adds the **Parent Care Rider**, which provides a payout of S\$20,000 upon a claim.

He further enhances Lola's coverage with these optional riders:

- **Critical Illness Multiplier Rider (E&I)** covering early and intermediate stage critical illnesses: S\$30,000 (multiplied 5 times to S\$150,000 until age 75)
- **Critical Illness Multiplier Rider** covering critical stage critical illnesses: S\$50,000 (multiplied 5 times to S\$250,000 until age 75)
- **Payer Benefit Enhanced (CI) Rider** waiving all future premiums for the whole plan if Joe is diagnosed with a critical stage critical illness

Joe chooses a premium payment term of 20 years*, with an annual premium of S\$2,639†.



Total premiums paid: S\$39,580	Total payouts received: S\$520,000	
	Claim for Parent Benefit under Parent Care Rider	S\$20,000
	Claim for Critical Illness Benefit under Critical Illness Multiplier Rider (E&I)	S\$150,000
	Claim for Critical Illness Benefit under Critical Illness Multiplier Rider	S\$100,000
	Claim for Death Benefit under GREAT Life Multiplier	S\$250,000

For young professionals and mid-career adults ready to take charge

You want to confidently manage your growing financial responsibilities as your career progresses. Whether you're just starting out or already well-established professionally, having comprehensive lifelong protection tailored to your current lifestyle and future needs is crucial. This includes caring for yourself while also preparing for future caregiving responsibilities for your aging parents.

PROTECTION FOR YOURSELF



Comprehensive protection multiplied for your prime years

Rest easy knowing your coverage is multiplied from day one based on your chosen multiplier factor, providing high protection during your prime years at an affordable premium. Enhance your coverage further with our Critical Illness Multiplier Riders, customisable to cover early, intermediate and/or critical stage critical illnesses, helping you manage treatment expenses and caregiving needs. The Critical Illness Multiplier Rider (E&I) also includes additional Special Benefits³ covering common conditions such as Diabetic Complications, Glaucoma surgery and Osteoarthritis requiring joint replacement.



Beneficiary access for future decisions

With our first-ever beneficiary access feature, your nominated beneficiary will be able to access a portion of your policy's accumulated cash value if you become mentally incapacitated. This helps alleviate potential financial pressure on your loved ones should such a situation arise.

PROTECTION FOR YOUR PARENTS

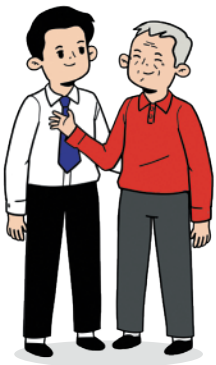


Guaranteed coverage for age-related conditions² without medical assessment

Ensure your parents receive the care they deserve with the Parent Care Rider. This add-on benefit provides guaranteed coverage for age-related conditions² such as Alzheimer's Disease/ Severe Dementia, Idiopathic Parkinson's Disease and Major Head Trauma, without requiring any medical assessment for your parents at the point of coverage. It offers immediate financial support and reassurance when it matters most.

How GREAT Life Multiplier supports you through life's unexpected turns

Mike

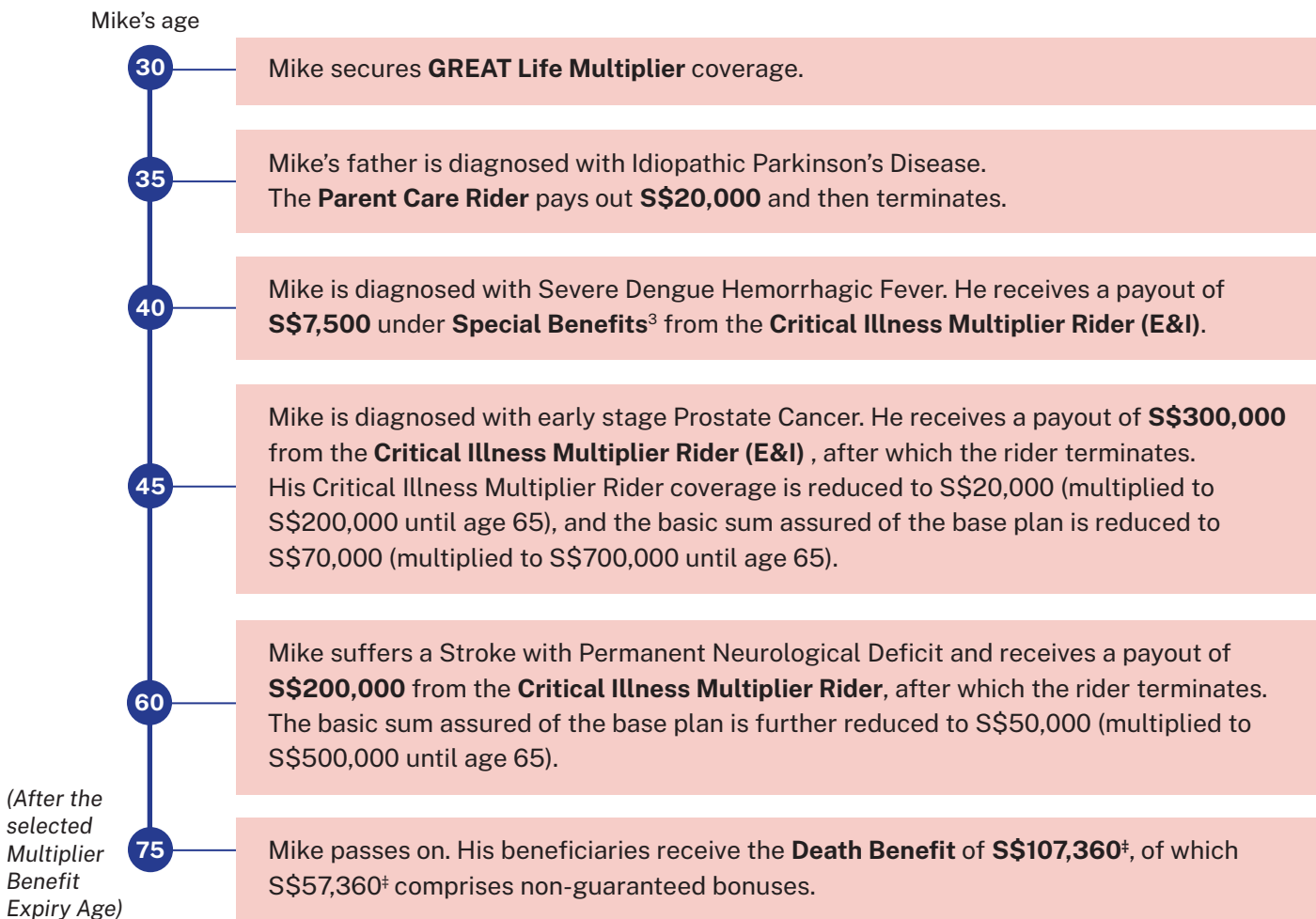


As Mike advances in his career, he wants to stay well protected against life's unexpected events — such as a critical illness — so nothing stands in the way of him achieving his goals. At age 30, Mike purchases a **GREAT Life Multiplier** plan. He selects the 10 times multiplier option until age 65, with a basic sum assured of S\$100,000 for Death, Terminal Illness and Total and Permanent Disability, providing him multiplied coverage of S\$1,000,000 until age 65. To ensure his parents have financial support if diagnosed with age-related conditions such as Severe Dementia or Idiopathic Parkinson's Disease, Mike adds the **Parent Care Rider**, which provides a payout of S\$20,000 upon a claim.

He further enhances his coverage with these optional riders:

- **Critical Illness Multiplier Rider (E&I)** covering early and intermediate stage critical illnesses: S\$30,000 (multiplied 10 times to S\$300,000 until age 65)
- **Critical Illness Multiplier Rider** covering critical stage critical illnesses: S\$50,000 (multiplied 10 times to S\$500,000 until age 65)

Mike chooses a premium payment term of 30 years*, with an annual premium of S\$4,682†.



Total premiums paid:
S\$97,067

Total payouts received: **S\$634,860**

Claim for Parent Benefit under Parent Care Rider	S\$20,000
Claim for Special Benefits under Critical Illness Multiplier Rider (E&I)	S\$7,500
Claim for Critical Illness Benefit under Critical Illness Multiplier Rider (E&I)	S\$300,000
Claim for Critical Illness Benefit under Critical Illness Multiplier Rider	S\$200,000
Claim for Death Benefit under GREAT Life Multiplier	S\$107,360[‡]

- ¹ Subject to the policyholder not having made any nomination under the Beneficiary Access clause.
- ² Excluding pre-existing conditions. Other terms and conditions apply. Please refer to the product summary and policy contract for details.
- ³ Each Special Benefit, Juvenile Benefit or Senior Benefit provides a payout equivalent to 25% of the rider sum assured, without reducing the basic sum assured of the GREAT Life Multiplier plan and its riders. Up to six claims can be made for different covered conditions.
- ^{*} The limited pay option is applicable to the base plan and critical illness rider(s). It does not apply to the Parent Care Rider, which is a regular premium rider.
- [†] Premium rates shown are rounded to the nearest dollar. Premium rates for the riders are not guaranteed and may be adjusted based on future experience.
- [‡] The non-guaranteed benefits are illustrated based on the Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed bonuses would be S\$24,260, and the Death Benefit payable would be S\$74,260. The actual benefits payable may vary according to the future performance of the participating fund. Illustrated figures are rounded to the nearest dollar.

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 or a recommendation to buy an insurance product or service. This document does not take into account the specific investment and protection aims, financial situation or particular needs of any particular person. You may wish to seek advice from a financial adviser before making a commitment to purchase this product. If you choose not to seek advice from a financial adviser, you should consider whether this product is suitable for you.

The precise terms and conditions of this insurance plan are specified in the policy contract. If you are interested in the insurance product, you should read the product summary and policy illustration (available from us) before deciding whether to buy this product.

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.

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 1 October 2025.

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