

‘Family First, Secure Future’ Consumer Promotion (“Promotion”) Terms and Conditions

1. This Promotion from The Great Eastern Life Assurance Company Limited (“GELS”) shall run between 1 April 2025 and 30 June 2025 (both dates inclusive) and is open to new and existing customers of GELS (“policyholders”).
2. Subject to the terms and conditions of this Promotion, policyholders who purchase any of the plans as set out below (each a “Qualifying Plan”, collectively “Qualifying Plans”) will get to enjoy the respective rewards (individually a “Reward”, collectively “Rewards”):-

Insurance Category	Qualifying Plan and its attaching cash-paying riders (if any, unless otherwise specified)	Qualifying Single Premium / Qualifying Regular Annual Premium ¹	Reward ² as a percentage of Qualifying Single Premium / Qualifying Regular Annual Premium	Reward Fulfillment Method
Life Protection	Single Premium Plan: • Prestige Legacy Advantage	S\$50,000 and above	1%	In cash via PayNow or cheque (as applicable) issued to policyholder
	Single Premium Plan: • Prestige Legacy Index	US\$100,000 and above	1% (Capped at US\$10,000)	
	Regular Premium Plans - must be attached with at least 1 of the 2 eligible riders set out below: • GREAT Flexi Protect 3 • GREAT Flexi Living Protect 3 • GREAT Complete Flexi Living Protect 3 Eligible riders to be attached to qualify: • Complete Living Multiplier Rider 3 • Living Multiplier Rider 3	S\$3,600 and above	15%	
	Regular Premium Plan • GREAT Life Advantage 4	S\$3,600 and above	15%	
Health Protection	Regular Premium Plans: • GREAT Critical Cover: Complete • GREAT Critical Cover: Top 3 CIs	\$1,199.99 and below	10%	Premium discount on first-year premiums payable
		S\$1,200 and above	25%	
	Riders: • GREAT Critical Cover Rider – Protect Me Again: Complete • GREAT Critical Cover Rider – Protect Me Again: Top 3 CIs	No minimum premium	25%	

Wealth Accumulation	Regular Premium Plan:	\$30,000 - \$99,999	1%	In cash via PayNow or cheque (as applicable) issued to policyholder
	<ul style="list-style-type: none"> GREAT Lifetime Payout 2 Special (GREAT Lifetime Payout Rider is excluded from this Promotion) 	\$100,000 and above	2%	
	Regular Premium Plans:	S\$6,000 and above	15%	Premium discount on first-year premiums payable
	<ul style="list-style-type: none"> GREAT Wealth Multiplier 3 – 10 Pay GREAT Wealth Multiplier 3 – 15 Pay 			
	Regular Premium Plan:	S\$2,400 – S\$19,999	20%	Additional campaign Welcome Bonus units
	<ul style="list-style-type: none"> GREAT Wealth Advantage 4 – Choice 15 			

Notes:

¹ For Prestige Legacy Advantage and Prestige Legacy Index which are single premium plans, eligibility for the Reward will be based on the Qualifying Single Premium which refers to the single premium as reflected in the policy illustration.

For GREAT Flexi Protect 3, GREAT Flexi Living Protect 3, GREAT Complete Flexi Living Protect 3, GREAT Life Advantage 4, GREAT Critical Cover: Complete, GREAT Critical Cover: Top 3 CIs, GREAT Lifetime Payout 2 Special, GREAT Wealth Multiplier 3 (10-Pay) and GREAT Wealth Multiplier 3 (15-Pay) policies, eligibility for the Reward will be based on the Qualifying Regular Annual Premium which refers to the total premiums payable, including premiums for attaching cash-paying riders (if any), for the first policy year based on yearly premium payment frequency as reflected in the policy illustration (regardless of the policy's selected premium frequency).

For GREAT Wealth Advantage 4 – Choice 15 policies, eligibility for the Reward will be based on the Qualifying Regular Annual Premium which refers to the premium payable for the base plan for the first policy year based on yearly premium payment frequency as reflected in the policy illustration (regardless of the policy's selected premium frequency), excluding premiums for attaching cash-paying riders (if any).

² For Prestige Legacy Advantage and Prestige Legacy Index policies, the Reward will be determined based on the single premium paid, including premium loadings (if any).

For GREAT Flexi Protect 3, GREAT Flexi Living Protect 3, GREAT Complete Flexi Living Protect 3, GREAT Life Advantage 4, GREAT Lifetime Payout 2 Special, GREAT Wealth Multiplier 3 (10-Pay) and GREAT Wealth Multiplier 3 (15-Pay) policies, the Reward will be determined according to the total premiums payable for the first policy year based on the policy's selected premium payment frequency, including premium loadings (if any) and excluding GST (if any).

For GREAT Critical Cover: Complete and GREAT Critical Cover: Top 3 CIs, the Reward will be determined according to the total premiums payable for the first policy year based on the policy's selected premium payment frequency, excluding premium loadings (if any) and excluding GST (if any).

For GREAT Wealth Advantage 4 – Choice 15 policies, the Reward will be in the form of additional campaign Welcome Bonus units. The amount of additional campaign Welcome Bonus units will be determined according to the total premiums payable for the base plan for the first policy year based on the policy's selected premium payment frequency, excluding premiums for attaching cash-paying riders (if any).

3. To be eligible for the Promotion, GELS has to receive the application of the Qualifying Plan(s) from the policyholder within the New Business Submission period and the Qualifying Plan(s) have to be in force by the Policy Inforce date as set out below:-

New Business Submission period	Policy Inforce date
1 April 2025 – 30 June 2025 (both dates inclusive)	31 July 2025

4. Eligibility for the Reward for each Qualifying Plan depends on the Qualifying Single Premium or Qualifying Regular Annual Premium for that Qualifying Plan. For the avoidance of doubt, premiums cannot be combined across multiple Qualifying Plans to determine whether a policyholder is eligible for the Reward. In the event that the Reward is awarded more than once for any Qualifying Plan, GELS reserves the right to recover the full value of any additional Reward from the policyholder.
5. All communication regarding this Promotion will be mailed out to the policyholder's mailing address provided in the application for the Qualifying Plan or such other mailing address as GELS may be subsequently notified in writing by the policyholder. GELS will not be responsible in any way for any non-receipt of the notification should there be a change in the mailing address of the policyholder.
6. If the policyholder exercises a policy alteration to increase the Qualifying Plan's benefits within twelve (12) months from the date of issue of the Qualifying Plan, GELS reserves the right not to top-up or issue the Reward(s) based on the adjusted premiums of the Qualifying Plan. GELS shall determine the value of the Reward(s) issued (if any) to the policyholder at the point of disbursement, at its sole discretion.

Fulfillment of Reward by way of PayNow or cheque for Prestige Legacy Advantage, Prestige Legacy Index, GREAT Flexi Protect 3, GREAT Flexi Living Protect 3, GREAT Complete Flexi Living Protect 3, GREAT Life Advantage 4 and GREAT Lifetime Payout 2 Special policies:

7. For fulfillment of the Reward by cash via PayNow or cheque (as applicable):
- For single premium or annual regular premium payment frequency: The policyholder will be notified of the payment of the Reward by way of a letter from GELS within forty-five (45) days after the expiry of the free-look period of the Qualifying Plan.
 - For non-annual regular premium payment frequency (i.e. monthly, quarterly or half-yearly): The policyholder will be notified of the payment of the Reward to be made in two (2) tranches by way of a letter from GELS:
 - within the 7th month after the expiry of the free-look period of the Qualifying Plan:
 - for monthly premium frequency for the first five (5) months' of premiums received;
 - for quarterly premium frequency for the 1st and 2nd quarter's premium received; or
 - for half-yearly premium frequency for the first six (6) months' of premiums received; and
 - within the 13th month after the expiry of the free-look period of the Qualifying Plan:
 - for monthly premium frequency for the next seven (7) months' of premiums received;
 - for quarterly premium frequency for the 3rd and 4th quarter's premium received; or
 - for half-yearly premium frequency for the next six (6) months' of premiums received.

8. GELS will only pay the Reward to an account registered with the policyholder's Singapore National Registration Identity Card ("NRIC") or Foreign Identification Number ("FIN") number.
9. For policyholders without a valid PayNow account registered with their NRIC or FIN number, a cheque will be prepared and mailed out to the policyholder.
10. GELS reserves the right to vary the method of disbursement and will notify the policyholder of any such change at least seven (7) days before the disbursement date of the Reward.
11. If the policyholder:
 - a) cancels or surrenders the Qualifying Plan, or the Qualifying Plan lapses;
 - b) replaces the Qualifying Plan; or
 - c) downgrades the plan type and/or deals with the Qualifying Plan in any way which reduces the total premium payable;

within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder shall return the value of the Reward(s) to GELS immediately. The policyholder agrees that GELS may alternatively in its sole discretion deduct the value of the Reward from any sums owed to the policyholder by GELS.

Fulfillment of Reward by way of Premium Discount for GREAT Critical Cover: Complete, GREAT Critical Cover: Top 3, GREAT Critical Cover – Protect Me Again Riders, GREAT Wealth Multiplier 3 (10-Pay) and GREAT Wealth Multiplier 3 (15-Pay) policies:

12. The Promotional Discount for GREAT Wealth Multiplier 3 (10-Pay) and GREAT Wealth Multiplier 3 (15-Pay) is also applicable to premium loading(s) imposed due to health reasons (if any).
13. If the policyholder cancels, surrenders or deals with the Qualifying Plan in any way which reduces the total premium payable at purchase within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder shall return the value of the Promotional Discount to GELS. GELS may deduct the value of the Promotional Discount from any sums due or owing to the policyholder from GELS, in its sole discretion.

Fulfillment of Reward via additional campaign Welcome Bonus units for GREAT Wealth Advantage 4 - Choice 15 policies:

14. For this Promotion, additional campaign Welcome Bonus units will be awarded as part of a Welcome Bonus campaign ("campaign Welcome Bonus") for each payment of the first year's basic regular premium for GREAT Wealth Advantage 4 - Choice 15 policies, regardless of premium payment frequency selected for such policy. For the avoidance of doubt, the campaign Welcome Bonus is awarded in addition to units in the funds which are paid by GELS as a product feature of GREAT Wealth Advantage 4 - Choice 15 plans. The amount of units awarded as the campaign Welcome Bonus will be based on the amount of each payment of the first year's basic regular premium. The campaign Welcome Bonus will be awarded in the form of extra units apportioned in the fund(s) selected by the customer based on the customer's latest premium apportionment instructions and will be added to the account value of the policy on such date as determined by GELS in its sole discretion.
15. Premiums paid for any attaching cash-paying riders and/or single premium top-ups are not eligible for the campaign Welcome Bonus.
16. The campaign Welcome Bonus is not transferable or exchangeable for cash (with the exception of the sole purpose of purchasing and selling of units within the policy), credit or any other goods and services. Any campaign Welcome Bonus awarded to a particular policy is not transferable to another policy.

17. GELS reserves the right to recover from the account value of the policy or to adjust the account value of the policy by the amount equivalent to the campaign Welcome Bonus awarded to the policy, in any manner at its sole discretion in any of the following events:
- a) Campaign Welcome Bonus has been credited but any of the qualifying criteria has not been met; or
 - b) Policy is cancelled during the free-look period; or
 - c) If the life assured dies due to a pre-existing condition within one (1) year from the date of issue or the date of any reinstatement of the policy; or
 - d) If the life assured dies by suicide, while sane or insane, within one (1) year from the date of issue of the policy or from the date of any reinstatement of the policy; or
 - e) If the policy is terminated due to any misrepresentation or non-disclosure of material facts.

Other General Terms and Conditions:

18. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
19. This Promotion is not valid with any other offers or promotions (including where premium vouchers are utilised for payment of premiums) held by GELS, unless otherwise specified by GELS.
20. GELS reserves the right to vary the terms and conditions or withdraw this Promotion at any time without prior notice. The decision of GELS on all matters relating to this Promotion shall be final and binding on all customers.
21. Notwithstanding anything herein, GELS has the absolute discretion to determine the eligibility of any person to participate in the Promotion. If GELS subsequently determines that a person is in fact not eligible, for any reason whatsoever, GELS may at its discretion, disqualify such person and recover/cancel the Reward(s) without prior notice.
22. By participating in this Promotion, you agree and consent to GELS and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using, disclosing, and/or sharing amongst themselves your personal data, for purposes reasonably required by the Companies to conduct and administer the Promotion and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website at <https://www.greateasternlife.com>, which you confirm you have read and understood.

Your consents herein supplement but do not supersede nor replace any other consents you may have previously provided to Great Eastern Persons, and your consents herein are cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use, and/or disclose your personal data, with or without your consent, to the extent permitted under applicable law.

In addition, where personal data of any person is disclosed by you, you further confirm and represent that you have obtained the consent of the individual concerned for the Purposes, unless such consent is not required under applicable laws: (i) to collect such personal data; (ii) for the disclosure of such personal data to the Great Eastern Persons; and (iii) for the Great Eastern Persons' collection, use and/or disclosure of such personal data.

23. The terms and conditions of this Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.

Information correct as at 9 April 2025.