

**‘Protect your family’s future with confidence’ Promotion (“Promotion”) Terms and Conditions**

1. This Promotion from The Great Eastern Life Assurance Company Limited (“Great Eastern”) shall run between 1 April 2026 and 31 May 2026 (both dates inclusive) and is open to new and existing customers of Great Eastern (“policyholders”).
2. Subject to the terms and conditions of this Promotion, policyholders who purchase any of the plans through a Great Eastern Financial Representative and 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 Regular Annual Premium <sup>1</sup>	Reward <sup>2</sup> as a percentage of Qualifying Regular Annual Premium	Reward Fulfillment Method
Life Protection	<b>GREAT Life Multiplier</b> must be attached with at least 1 of the 3 eligible riders set out below to qualify: (i) Critical Illness Multiplier Rider (ii) Critical Illness Multiplier Rider (E&I) (iii) Parent Care Rider	S\$3,600 and above	15%	In cash via Interbank GIRO, PayNow or cheque (as applicable) issued to policyholder
	<b>GREAT Life Advantage 4</b>	S\$2,400 and above		
Health Protection	<b>Cancer Guard</b>	S\$1,200 and above		
	<b>GREAT Critical Cover: Complete</b>			
	<b>GREAT Critical Cover: Top 3 CIs</b>			

Notes:

<sup>1</sup> For all Qualifying Plans, 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).

<sup>2</sup> For GREAT Life Multiplier, GREAT Life Advantage 4 and Cancer Guard 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 product discounts (if any), premium loadings (if any) and GST (if any).

3. To be eligible for the Promotion, Great Eastern 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:-

<b>New Business Submission period</b>	<b>Policy Inforce date</b>
1 April 2026 –31 May 2026 (both dates inclusive)	30 June 2026

4. Eligibility for the Reward for each Qualifying Plan depends on the 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, Great Eastern 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 Great Eastern may be subsequently notified in writing by the policyholder. Great Eastern 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, Great Eastern reserves the right not to top-up or issue the Reward(s) based on the adjusted premiums of the Qualifying Plan. Great Eastern 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 Interbank GIRO, PayNow or cheque for Qualifying Plan(s):**

7. Fulfillment of the Reward will be by cash via Interbank GIRO, PayNow or cheque (as applicable):
- a) For annual regular premium payment frequency: The policyholder will be notified of the payment of the Reward by way of a letter from Great Eastern within sixty (60) days after the expiry of the free-look period of the Qualifying Plan.
  - b) 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 Great Eastern:
    - i. within the 7<sup>th</sup> 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 1<sup>st</sup> and 2<sup>nd</sup> quarter’s premium received; or
      - for half-yearly premium frequency for the first six (6) months’ of premiums received; and
    - ii. within the 13<sup>th</sup> 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 3<sup>rd</sup> and 4<sup>th</sup> quarter’s premium received; or
      - for half-yearly premium frequency for the next six (6) months’ of premiums received.
8. Great Eastern 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. Great Eastern 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 Great Eastern immediately. The policyholder agrees that Great Eastern may alternatively in its sole discretion deduct the value of the Reward from any sums owed to the policyholder by Great Eastern.

**Other General Terms and Conditions:**

12. 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.
13. This Promotion is not valid with any other offers or promotions (including where premium vouchers are utilised for payment of premiums) held by Great Eastern, unless otherwise specified by Great Eastern.
14. Great Eastern reserves the right to vary the terms and conditions or withdraw this Promotion at any time without prior notice. The decision of Great Eastern on all matters relating to this Promotion shall be final and binding on all customers.
15. Notwithstanding anything herein, Great Eastern has the absolute discretion to determine the eligibility of any person to participate in the Promotion. If Great Eastern subsequently determines that a person is in fact not eligible, for any reason whatsoever, Great Eastern may at its discretion, disqualify such person and recover/cancel the Reward(s) without prior notice.
16. By participating in this Promotion, you agree and consent to Great Eastern 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.greasternlife.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.

17. 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 1 April 2026.