

**IUL Region Upgrade Campaign (“Campaign”) Terms and Conditions (“T&Cs”)**

1. This Campaign is organised by The Great Eastern Life Assurance Company Limited (“GELS”). It is only applicable to new policyholders who purchase at least one of the Qualifying Plans specified in table (A) (each a “Qualifying Plan”, collectively, “Qualifying Plans”) and who fully meet the terms and conditions set out in Clause 2. Eligible customers will receive the “Campaign Benefit” mentioned in the table at Clause 2.
2. To be eligible for the Campaign Benefit, customers must:
  - a. purchase a new Qualifying Plan between 20 April 2026 to 30 September 2026 (both dates inclusive) which is incepted by 31 December 2026; and
  - b. meet the criteria set out in table (A); and
  - c. submit a policy application that will be subjected to full underwriting and such application must be accepted by GELS with no exclusions or loadings imposed.

<b>Table (A): Criteria</b>					
<b>Qualifying Plan</b>	<b>Maximum Entry Age of Life Insured</b>	<b>Minimum Sum Assured</b>	<b>Qualifying Underwriting Risk Class</b>	<b>Currently Residing in the following countries classified under Region A</b>	<b>Campaign Benefit</b>
<ul style="list-style-type: none"> <li>• Index Universal Life Single Premium</li> <li>• Index Universal Life Flexible Premium</li> </ul>	70 years old (Age Last Birthday)	USD 10 million	Standard, Super Standard, Preferred and Super Preferred with no exclusions or loadings imposed	a) Malaysia; b) Thailand (except Yala, Pattani, Narathiwat, Songkhla); c) Indonesia; and d) The Philippines (excluding Eastern Mindanao (except Davao City), Central Mindanao, Western Mindanao, Zamboanga Peninsula, Sulu Archipelago)	An upgrade to preferential premium rates offered to Region S customers for the Qualifying Plan purchased

3. If all terms and conditions of the Campaign are met and the policy is accepted by GELS, the customer will receive the Campaign Benefit.
4. Where any amendment is made to the policy application, GELS reserves the right to request such further information as may be required to proceed with the underwriting decision.

5. GELS shall not be liable or responsible for any delay arising from or caused by the late submission of documents required by GELS to process the application. For the avoidance of doubt, where such delay results in the policy failing to be incepted by 31 December 2026, the customers shall not be eligible for the Campaign Benefit.
6. If the policyholder:
  - a) cancels or surrenders the Qualifying Plan; or
  - b) replaces the Qualifying Plan(s)within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder agrees that GELS, at its sole discretion, may deduct the value of the Campaign Benefit offered to the policyholder, from any sums due or owing to the policyholder from GELS, at its sole discretion.
7. All communication regarding this Campaign will be sent to the policyholder's mailing address provided in the application for the Qualifying Plan or such other mailing address as GELS may subsequently be notified of in writing by the policyholder. GELS will not be responsible in any way for any non-receipt of the notification arising from a change in the policyholder's mailing address.

**Other General Terms and Conditions:**

8. 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 Campaign, these terms and conditions shall prevail.
9. This Campaign is not valid with any other offers or campaigns and promotions (including where premium vouchers are utilised for payment of premiums) held by GELS, unless otherwise specified by GELS.
10. GELS reserves the right to vary the terms and conditions or withdraw this Campaign at any time without prior notice. The decision of GELS on all matters relating to this Campaign shall be final and binding on all customers.
11. Notwithstanding anything herein, GELS has the absolute discretion to determine the eligibility of any person to participate in the Campaign. 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 cancel the Additional Segment Participation Rate without prior notice.
12. By participating in this Campaign, 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 Campaign 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.

13. The terms and conditions of this Campaign 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 20 April 2026.