



# GREAT Lifetime Payout 2 Special

Enjoy a lifetime income stream of  
guaranteed monthly payouts

# Enjoy financial freedom with lifetime guaranteed monthly payouts

Keeping to your financial goals of saving up for your child's education while preparing for your retirement needs at the same time may be an uphill journey for many. That's why you need a plan that provides you with lifetime income payouts, which you can use for your family or yourself — whenever you need it.

With **GREAT Lifetime Payout 2 Special**, a participating whole of life plan, not only will you start receiving lifetime monthly payouts of up to 3.28% per annum<sup>1</sup> after holding your plan for just 3.5 years, you also have the assurance that your capital is 100% guaranteed from the end of the 6th policy year<sup>2</sup>.

Starting is easy, with a short premium commitment of only 3 years and a minimum annual premium of S\$10,000, you can build your income stream and leave a legacy for your next generation.



## Why GREAT Lifetime Payout 2 Special



### Enjoy lifetime monthly payouts of up to 3.28% per annum<sup>1</sup>

Start receiving lifetime monthly payouts of up to 3.28% per annum<sup>1</sup> after holding your plan for just 3.5 years.

Enjoy the flexibility to receive your monthly payouts or to accumulate them for potentially higher returns<sup>3</sup> to support your future goals.



### 100% capital guarantee while providing financial security

Get full assurance that your capital is 100% guaranteed from the end of the 6th policy year<sup>2</sup>.

Additionally, if you pass away or are diagnosed with a terminal illness, your loved ones will also receive a lump sum payout.



### Your choice to receive additional guaranteed returns

By adding the optional single premium non-participating GREAT Lifetime Payout Rider, your GREAT Lifetime Payout 2 Special's future annual premiums will be paid through the rider's yearly payouts<sup>4</sup>. Plus, this rider will also provide a guaranteed maturity benefit at the end of the 2nd policy year.

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

<sup>1</sup> For a Standard Annual Premium of S\$30,000 and above: The guaranteed payout of 3.28% p.a. is only applicable from the 43rd to 48th policy month. From the 49th policy month onwards, based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a., the guaranteed payout is 0.85% p.a. and the non-guaranteed payout is up to 2.43% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed payout is up to 1.34% p.a. of the total annual premiums paid.

For a Standard Annual Premium below S\$30,000: The guaranteed payout of 3.15% p.a. is only applicable from the 43rd to 48th policy month. From the 49th policy month onwards, based on an IIRR of the participating fund at 4.25% p.a., the guaranteed payout is 0.80% p.a. and the non-guaranteed payout is up to 2.35% p.a.. At an IIRR of 3.00% p.a., the non-guaranteed payout is up to 1.24% p.a. of the total annual premiums paid.

The actual benefits payable may vary according to the future experience of the participating fund.

<sup>2</sup> Capital guarantee is on the condition that premiums are paid by annual mode and no policy alterations are made.

<sup>3</sup> The prevailing accumulation interest rate is 3.00% p.a. based on an IIRR of 4.25% p.a. and 1.50% p.a. based on an IIRR of 3.00% p.a.. This rate is not guaranteed and can be changed from time to time.

<sup>4</sup> If the GREAT Lifetime Payout Rider is surrendered, the policyholder must continue paying the future premiums for GREAT Lifetime Payout 2 Special when they fall due, to prevent the policy from lapsing.

# Here's how GREAT Lifetime Payout 2 Special provides income for life



## Michelle

50-year-old, the owner of a pâtisserie. She plans to semi-retire in five years and fully retire at age 70. She decides to sign up for **GREAT Lifetime Payout 2 Special**. She also added the optional **GREAT Lifetime Payout Rider** to her plan.

**Annual Premium of GREAT Lifetime Payout 2 Special**  
**S\$30,000**

**Single premium for GREAT Lifetime Payout Rider**  
**S\$60,000**

**Total premiums paid**  
**S\$90,000**

Age

51

The yearly payout of **S\$30,000** from Michelle's GREAT Lifetime Payout Rider at ages 51 and 52 will be used to fund her GREAT Lifetime Payout 2 Special's annual premium<sup>4</sup>

52

53

Michelle receives 6 guaranteed monthly payouts of **S\$246** after 3.5 policy years (payouts for the 43rd to 48th policy months)

54

Michelle continues to receive monthly payouts of **S\$246** from the 49th policy month onwards. (S\$63.75 guaranteed + S\$182.25\*\* non-guaranteed)



**S\$2,070\***

At age 52, Michelle's GREAT Lifetime Payout Rider matures, providing her with a guaranteed maturity benefit. Following this, the GREAT Lifetime Payout Rider terminates.

### Scenario 1

60

**Michelle surrenders her plan due to her health condition**

Total monthly payouts:  
**S\$19,188<sup>†</sup>**

Total amount Michelle receives:  
**S\$94,211<sup>†</sup>**

Guaranteed maturity benefit paid to Michelle at age 52 from her **GREAT Lifetime Payout Rider**:  
**S\$2,070\***



**Total illustrated benefits:**  
**S\$115,469<sup>†</sup>**

**1.28x of**  
Total premiums paid

### Scenario 2

70

**Michelle retires as planned**

85

**Michelle passes away**

Total monthly payouts:  
**S\$92,988<sup>‡</sup>**

Total benefit received by Michelle's family:  
**S\$104,702<sup>‡</sup>**

Guaranteed maturity benefit paid to Michelle at age 52 from her **GREAT Lifetime Payout Rider**:  
**S\$2,070\***

**Total illustrated benefits:**  
**S\$199,760<sup>‡</sup>**

**2.21x of**  
Total premiums paid

# Here’s how GREAT Lifetime Payout 2 Special accumulates wealth for your next generation



## Michael & his child, Bobby

Michael, an aircraft engineer aged 35, purchases **GREAT Lifetime Payout 2 Special** for his newborn son, Bobby, with the intention of funding his son’s tertiary education with the accumulated monthly payouts and creating a legacy for the next generation.

Annual premium	Premium term	Total premiums paid
S\$30,000	3 years	S\$90,000

### Michael



Age

38

Michael chooses to accumulate his monthly payouts of **S\$246<sup>s</sup>** for Bobby’s education in the future.

55

Michael withdraws the total accumulated monthly payouts and interest amounting to **S\$65,380<sup>a</sup>** to fund Bobby’s tertiary education. Michael then transfers the policy ownership to Bobby.

### Bobby



Age

21

Bobby becomes the policy holder and chooses to receive his monthly payouts.

85

Bobby passes away. His family receives a death benefit of **S\$112,140<sup>#</sup>**.

Partial withdrawal by Michael:  
**S\$65,380<sup>a</sup>**

+

Total monthly payouts received by Bobby:  
**S\$188,928<sup>s</sup>**  
(S\$246<sup>s</sup> x 12 x 64 years)

+

Death benefit received by Bobby’s family:  
**S\$112,140<sup>#</sup>**

=

Total illustrated benefits:  
**S\$366,448<sup>||</sup>**  
4.07x  
Total premiums paid

The figures used are based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a. unless otherwise stated and the bonus rates in the illustrated benefits are not guaranteed. The actual benefits payable may vary according to the future experience of the participating fund.

Interest earned on the unpaid monthly cash bonus is accumulated at 3.00% p.a. and 1.50% p.a. based on an IIRR of 4.25% p.a. and an IIRR of 3.00% p.a. respectively. This rate is not guaranteed and can be changed time to time. The actual benefits payable may vary according to the future experience of the participating fund.

\* The guaranteed maturity benefit is based on an illustrative maturity benefit rate of 3.45% of the single premium paid for the GREAT Lifetime Payout Rider (the "Rider"). The actual rate for the guaranteed maturity benefit is based on the rate at the time of application submission, provided the premium is fully paid and the policy is in force.

Please refer to the relevant policy documents for the applicable maturity benefit rate for the Rider. The Company reserves the right to change the maturity benefit rate of the Rider at any time without prior notice. However, such changes will not affect any submitted applications or policies that are already in force. For more information about the prevailing maturity benefit rate, please approach your Financial Representative. The Company also reserves the right to void any application if both the GREAT Lifetime Payout 2 Special and the Rider are not in force within 7 days from the application submission date.

\*\* Based on an IIRR of 3.00% p.a., the payout per month from age 54 is S\$164.25 (S\$63.75 guaranteed + S\$100.50 non-guaranteed).

† The total amount upon surrender includes total guaranteed and non-guaranteed surrender value plus remaining declared but unpaid cash bonus and non-guaranteed interest earned on unpaid monthly cash bonus. Based on an IIRR of 3.00% p.a., the total monthly payouts received by Michelle is S\$13,302, the total amount upon surrender is S\$92,195 and the total illustrated benefits is S\$107,567 (1.19x of total premiums paid).

‡ The total benefit received by Michelle's family includes total guaranteed and non-guaranteed death benefit plus remaining declared but unpaid cash bonus and non-guaranteed interest earned on unpaid monthly cash bonus. Based on an IIRR of 3.00% p.a., the total monthly payouts received by Michelle is S\$62,577, the total benefit received by Michelle's family is S\$99,331, and the total illustrated benefits is S\$163,978 (1.82x of total premiums paid).

§ The guaranteed monthly payout of S\$246 is only applicable from the 43rd to 48th policy month. From the 49th policy month onwards, based on IIRR of 4.25% p.a., the guaranteed payout is S\$63.75 and non-guaranteed payout is S\$182.25. Based on an IIRR of 3.00% p.a., the non-guaranteed payout is S\$100.50. The total monthly payouts received by Bobby is S\$126,144.

^ The amount that is partially withdrawn consists of guaranteed survival benefits and non-guaranteed cash bonuses plus non-guaranteed interest earned on unpaid monthly payouts. Based on an IIRR of 3.00% p.a., the partial withdrawal is S\$38,747.

# The death benefit received by Bobby's family consists of total guaranteed and non-guaranteed death benefit plus remaining declared but unpaid cash bonus and non-guaranteed interest earned on unpaid monthly cash bonus. Based on an IIRR of 3.00% p.a., the death benefit received by Bobby's family is S\$103,572.

|| Based on an IIRR of 3.00% p.a., the total illustrated benefits received is S\$268,463 (2.98x of total premiums paid).

## Notes and Disclaimers

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and 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.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Protected up to specified limits by SDIC.

Information correct as at 1 March 2025.

# Reach for Great

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