



GREAT Lifetime Payout 3

Enjoy a lifetime of
guaranteed monthly income

Enjoy financial freedom with lifetime guaranteed monthly payouts

Planning for retirement or passing down a legacy of financial security for your loved ones is made easy with GREAT Lifetime Payout 3.

With this participating whole-of-life plan, you will receive lifetime monthly payouts of up to 3.15% per annum¹ after holding your plan for just 3.5 years. Getting started is simple. Pay 3 years of premiums to begin securing a steady income for life.

Why GREAT Lifetime Payout 3



Lifetime monthly payouts of up to 3.15% per annum¹

Receive monthly payouts of up to 3.15% per annum¹ after holding your plan for just 3.5 years.

You can also choose to receive your payouts each month or let them accumulate for potential higher returns² in the future.



Guaranteed capital and protection in a single plan

Enjoy 100% protection on your fully paid 3 year premiums and coverage against death and terminal illness to support your loved ones.



Option to receive additional guaranteed returns

Choose to add on the GREAT Lifetime Payout Rider to cover GREAT Lifetime Payout 3 premiums in the 2nd and 3rd year. This single premium non-participating rider also offers a guaranteed maturity benefit at the end of the 2nd policy year, giving an uplift to your returns.

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

¹ For a Standard Annual Premium of S\$30,000 and above, based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a., 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 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 2.30% p.a. At an IIRR of 3.00% p.a., the guaranteed payout is 0.85% p.a. and the non-guaranteed payout is up to 1.24% p.a. of the total annual premiums paid.

For a Standard Annual Premium below S\$30,000, based on an IIRR of the participating fund at 4.25% p.a., the guaranteed payout of 3.00% p.a. is only applicable from the 43rd to 48th policy month. From the 49th policy month onwards, based on 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 2.20% p.a.. At an IIRR of 3.00% p.a., the guaranteed payout is 0.80% p.a. and the non-guaranteed payout is up to 1.18% p.a. of the total annual premiums paid.

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

² 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.

Here's how GREAT Lifetime Payout 3 provides income for life



Michelle

50-year-old, the owner of a bakery. She plans to retire at age 70. She signs up for GREAT Lifetime Payout 3, and added the optional GREAT Lifetime Payout Rider to her plan.

**Annual premium of
GREAT Lifetime Payout 3**
S\$30,000

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

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

Age

51

As Michelle bought GREAT Lifetime Payout Rider³ for her GREAT Lifetime Payout 3, the premiums for her GREAT Lifetime Payout 3 for ages 51 and 52 will be taken care of.

52

At age 52, Michelle's GREAT Lifetime Payout Rider matures. She receives the guaranteed maturity benefit* and the GREAT Lifetime Payout Rider terminates.

53

Michelle's GREAT Lifetime Payout 3 is capital guaranteed⁴ at the end of 3rd policy year. Michelle receives 6 guaranteed monthly payouts of **S\$236** after 3.5 policy years (payouts for the 43rd to 48th policy months)

54

Michelle continues to receive monthly payouts of **S\$236** from the 49th policy month onwards. (S\$63.75 guaranteed + S\$172.50** non-guaranteed)

Scenario 1

60

**Michelle surrenders
her plan**

Total monthly payouts:

S\$18,427[†]

Total amount Michelle receives:

S\$94,082[†]

Scenario 2

70

Michelle retires

85

Michelle passes away

Total monthly payouts:

S\$89,302[‡]

Total benefit received by Michelle's family:

S\$104,494[‡]

Total illustrated benefits

S\$193,796[‡]

**2.15x of
Total premiums paid**

Total illustrated benefits

S\$112,509[†]

**1.25x of
Total premiums paid**

³ If the GREAT Lifetime Payout Rider is surrendered, the policyholder must continue paying the future premiums for GREAT Lifetime Payout 3 when they fall due, to prevent the policy from lapsing.

⁴ Capital guarantee is on the condition that premiums are paid by annual mode and no policy alterations are made.

Here's how GREAT Lifetime Payout 3 accumulates wealth for your next generation



Michael and his child, Bobby

At age 35, Michael purchases GREAT Lifetime Payout 3 for his newborn son, Bobby. His goal is to support Bobby's tertiary education expenses through the plan's accumulated monthly payouts while also establishing a legacy for his family.

Annual premium
S\$30,000

Premium term
3 years

Total premiums paid
S\$90,000

Michael



Age

38

Michael's GREAT Lifetime Payout 3 is capital guaranteed at the end of the 3rd policy year. After 3.5 policy years, he can receive his monthly payouts of **S\$236[§]**. Michael chooses to accumulate them to support Bobby's future education expenses.

55

Michael withdraws the total accumulated monthly payouts and interest amounting to **S\$62,740[^]** to fund Bobby's tertiary education. Michael then transfers the policy ownership to 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[#]**.

Partial withdrawal by Michael:

S\$62,740[^]

Total monthly payouts received by Bobby:

S\$181,440[§]
(S\$236.25[§] x 12 x 64 years)

Death benefit received by Bobby's family:

S\$112,140[#]

Total illustrated benefits:

S\$356,320

3.95x

Total premiums paid

All figures used for illustrations are based on an IIRR of the participating fund at 4.25% p.a. unless otherwise stated.

- * The rate of the guaranteed maturity benefit for your Rider will be based on the applicable rate for the date on which you submitted the application, assuming you have paid for your policy, and it is in force.

You should refer to your policy documents for the applicable maturity benefit rate. The Company reserves the right to amend the Rider's rates payable for the maturity benefit at any time without prior notice. Such amendments will not affect any applications which have been submitted or policies that are in-force. Please refer to your policy illustration for your Rider's applicable maturity benefit. The Company also reserves the right to invalidate any application where both the GREAT Lifetime Payout 3 and Rider have not turned in-force within 7 days from the date of submission of the application. Please approach your Financial Representative for more information about the prevailing maturity benefit rate.

- ** Based on an IIRR of 3.00% p.a., the payout per month from age 54 is S\$157.00 (S\$63.75 guaranteed + S\$93.25 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. This amount does not include the guaranteed maturity benefit from GREAT Lifetime Payout Rider. Based on an IIRR of 3.00% p.a., the total monthly payouts received by Michelle is S\$12,721, the total amount upon surrender is S\$92,074 and the total illustrated benefits are S\$104,795 (1.16x 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. This amount does not include the guaranteed maturity benefit from GREAT Lifetime Payout Rider. Based on an IIRR of 3.00% p.a., the total monthly payouts received by Michelle is S\$59,821, the total benefit received by Michelle's family is S\$99,112, and the total illustrated benefits are S\$158,933 (1.76x of total premiums paid).

- § The guaranteed monthly payout of S\$236.25 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\$172.50. Based on an IIRR of 3.00% p.a., the guaranteed payout is S\$63.75 and non-guaranteed payout is S\$93.25 and the total monthly payouts received by Bobby is S\$120,576.

- ^ 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\$37,003.

- # 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\$104,580.

- ¶ Based on an IIRR of 3.00% p.a., the total illustrated benefits received is S\$262,159 (2.91x 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.

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Reach for Great

The Great Eastern Life Assurance Company Limited
1 Pickering Street
#01-01 Great Eastern Centre
Singapore 048659

Reg No.1908 00011G

greateasternlife.com