



GREAT Wealth Advantage 3

Power up your investment portfolio on your terms

Getting ahead in life with your wealth goals can be daunting without an investment plan in place

With a smarter investment strategy to grow your wealth on your terms, achieving your wealth goals comes with complete ease.

GREAT Wealth Advantage 3, a regular premium investment-linked plan, helps you achieve your wealth goals in a simple, customisable way — investing regularly to build wealth towards your financial goals, and having a choice to pass on your legacy to your loved ones.

Get greater value on your investment with 100% of your premium invested from day one, plus up to 55% Welcome Bonus¹ as well as Loyalty Bonus² in the form of extra units. Plus, you will be protected against Death³, Total and Permanent Disability⁴ and Terminal Illness.



Why GREAT Wealth Advantage 3



Boost your investment with up to 55% Welcome Bonus¹

Kickstart your investment journey by enjoying up to 55% Welcome Bonus¹ for the first policy year. What's more, get further rewarded with Loyalty Bonus² every year when you continue making regular investments.



Freedom to build your wealth the way you want

Customise your journey with a choice of 3 different investment plans (Choice 5, Choice 10 or Choice 15), to suit your goals and cash flow commitment.



Stay in control with a suite of diverse funds

Invest with confidence as our professional fund managers have curated a range of diverse funds for you — including dividend paying funds⁵. So whatever your risk appetite, there's something for you to build your investment strategy towards your goals.



Grow your legacy for the next generation

Enjoy the flexibility to transfer your policy ownership or change the life assured⁶ to your loved ones so that your investment can continue to grow and support their future.

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

Here's how GREAT Wealth Advantage 3 can help you achieve your financial goals



Jackson

25-year-old, just landed his first job as an engineer. As his busy work schedule does not leave him much time to manage his own investments, he wants to take out a policy to help him grow his wealth and achieve his financial goals with ease. He purchases **GREAT Wealth Advantage 3 – Choice 15** with an annual premium of S\$12,000.

Age

25



Jackson is rewarded with **55% Welcome Bonus¹**. His initial account value is boosted to S\$18,600.

40



Jackson receives yearly **Loyalty Bonus²** of S\$842[†].

Total surrender value: **S\$261,934***

Total premiums paid: **S\$180,000**

1.45x Total premiums paid

65

Scenario 1

Scenario 2



Jackson surrenders his plan and receives a **lump sum payout**

Total surrender value: **S\$1,934,880[#]**

Total premiums paid: **S\$480,000**

4.03x Total premiums paid



Jackson performs a fund switch to monthly dividend paying funds⁵ and receives **potential monthly dividend income of 8%[^] p.a.**

Jackson can also choose to perform a partial fund withdrawal^{||} to support his lifestyle after retirement.



Here's how GREAT Wealth Advantage 3 can grow your wealth to secure a legacy for your next generation



Mr. Lim

45-year-old, is a business owner and the father of a 5-year-old boy, Adam. Mr. Lim is looking for a plan that would optimise wealth for his retirement and allows him to transfer the investments to his son when the time comes. He purchases **GREAT Wealth Advantage 3 – Choice 15** with an annual premium of S\$100,000.

Age

45



Mr. Lim is rewarded with **55% Welcome Bonus¹**.

His initial account value is boosted to S\$155,000. He invests in a **monthly dividend paying fund⁵** that provides potential monthly dividend income of 8%[^]p.a..

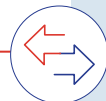
End of policy year	Total monthly dividends received in one year (S\$) ⁵	End of policy year	Total monthly dividends received in one year (S\$) ⁵
1	12,260	11	77,182
2	19,768	12	82,562
3	27,030	13	87,766
4	34,054	14	92,799
5	40,848	15	97,668
6	47,419	16	103,160
7	53,775	17	108,932
8	59,922	18	114,582
9	65,868	19	120,113
10	71,619	20	125,528

60



Mr. Lim receives yearly **Loyalty Bonus²** of S\$3,582[‡].

65



Mr. Lim decides to **transfer the policy ownership and change the life assured⁶** to Adam.

Scenario 1

Scenario 2



Adam decides to surrender the policy.

Total monthly dividend income received by Mr. Lim:

S\$1,442,855[†] + S\$1,545,955[†] = S\$2,988,810

Total surrender value received by Adam:

Total illustrated benefits:

Total premiums paid: **S\$2,000,000**

1.49x Total premiums paid



Adam continues receiving **potential monthly dividend income** to supplement his lifestyle.



- ¹ The Welcome Bonus varies according to your choice of plans and the basic regular premium payable on an annual basis. 55% Welcome Bonus is applicable to GREAT Wealth Advantage 3 – Choice 15, with a minimum annual basic regular premium of S\$12,000. The Welcome Bonus is payable in the form of extra units, upon receipt of each basic regular premium payable for the first policy year. It will not be paid while the policy is on premium holiday. Single premium top-ups are not applicable for Welcome Bonus.
- ² The Loyalty Bonus varies according to your choice of plans. For GREAT Wealth Advantage 3 – Choice 5, the Loyalty Bonus payable annually from the end of the 5th policy year onwards is equal to 0.20% of the account value as at the end of the policy year. For GREAT Wealth Advantage 3 – Choice 10, the Loyalty Bonus payable annually from the end of the 10th policy year onwards is equal to 0.30% of the account value as at the end of the policy year. For GREAT Wealth Advantage 3 – Choice 15, the Loyalty Bonus payable annually from the end of the 15th policy year onwards is equal to 0.30% of the account value as at the end of the policy year. The Loyalty Bonus will be paid annually in the form of extra units. Payment of the Loyalty Bonus for each policy year is subject to all the basic regular premium being paid up to date and there are no withdrawals made in that policy year that the Loyalty Bonus is being paid for. Please refer to the product summary for more details.
- ³ The Death Benefit will be payable in one lump sum as follows, if the life assured dies:
- (a) 105% of total basic regular premiums paid plus 105% of total single premium top-ups paid (if any), less 105% of total withdrawals (if any, including any withdrawal charges); or
 - (b) the account value,
- whichever is higher.
- If the life assured is diagnosed with a Terminal Illness or Total and Permanent Disability (TPD), the Death Benefit will be paid in one lump sum.
- ⁴ For TPD that takes the form of total and irrecoverable loss of the sight in both eyes; the use of two limbs at or above the wrist or ankle; or the sight in one eye and the use of one limb at or above the wrist or ankle, coverage will be for the whole of the policy term. For other forms of TPD, it must occur before the policy anniversary on which the life assured is age 65. You are advised to refer to the policy contract for more details on TPD definitions.
- ⁵ The payment of dividends may reduce the net asset value of the fund which is used to calculate the fund value and the benefits payable under your policy. The dividend rate and frequency varies according to the chosen dividend paying funds. The dividend distributions are not guaranteed and are determined by the relevant fund manager in its absolute discretion.
- ⁶ You may request for a change in the life assured from the second policy year onwards while the policy is in force, up to two times during the policy term. Please refer to the product summary for more details.
- [†] At an Illustrated Investment Rate of Return (IIRR) of 4% p.a., the Loyalty Bonus at age 40 is S\$604.
- ^{*} At an IIRR of 4% p.a., the surrender value at age 40 is S\$187,939 (1.04x of total premiums paid)
- [#] At an IIRR of 4% p.a., the surrender value at age 65 is S\$743,236 (1.54x of total premiums paid)
- [^] At an IIRR of 4% p.a., the illustrated potential monthly dividend income is 4% p.a..
- ^{||} Subject to terms and conditions. Refer to policy contract for more details.
- [§] At an IIRR of 4% p.a., the illustrated total monthly dividends received in a year for end of policy year 1 is S\$6,117, year 2 is S\$9,878, year 3 is S\$13,525, year 4 is S\$17,061, year 5 is S\$20,489, year 6 is S\$23,814, year 7 is S\$27,037, year 8 is S\$30,162, year 9 is S\$33,192, year 10 is S\$36,131, year 11 is S\$38,979, year 12 is S\$41,742, year 13 is S\$44,420, year 14 is S\$47,017, year 15 is S\$49,535, year 16 is S\$52,374, year 17 is S\$55,362, year 18 is S\$58,294, year 19 is S\$61,171, and year 20 is S\$63,994.
- [‡] At an IIRR of 4% p.a., the Loyalty Bonus at age 60 is S\$3,650.
- [¶] At an IIRR of 4% p.a., the illustrated potential monthly dividend income received by Mr. Lim is 4% p.a.. The illustrated total monthly dividend income received by Mr. Lim at age 65 is S\$730,294 (0.36x of total premiums paid), the total surrender value received by Adam is S\$1,583,339 (0.79x of total premiums paid) and the total illustrated benefits at age 65 is S\$2,313,633 (1.15x of total premiums paid).

All figures in the above illustrations are based on the IIRR of 8% p.a. and a fund management charge of 1.50% p.a., and are subject to rounding.

The two rates of return used (4% p.a. and 8% p.a.) are purely illustrative and do not represent upper and lower limits on the investment performance. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the surrender value may be less than the total premiums paid.

Notes and Disclaimers

All ages specified refer to age next birthday. All figures used are for illustrative purposes only and are 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.

Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. Please refer to Fund Details and Product Highlights Sheet for the specific risks of the fund(s). Past performance is not necessarily indicative of future performance.

A Product Summary and a Product Highlights Sheet in relation to the fund(s) may be obtained through The Great Eastern Life Assurance Company Limited or its financial representatives. Potential investors should read the Product Summary and the Product Highlights Sheet before deciding whether to invest in the fund(s). Returns on the units of the fund(s) are not guaranteed. The value of the units in the fund(s) and the income accruing to the units, if any, may fall or rise.

Protected up to specified limits by SDIC.

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

Information correct as at 28 April 2023.

Reach for Great

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