

# UNDERSTANDING YOUR STATEMENT

Here are the bonuses being referred to in your statement:

## Reversionary Bonus

Reversionary bonuses are additional amounts added to each participating policy yearly. These bonuses declared to you are guaranteed and will be paid to you when you make a claim, surrender the policy or when your policy matures, if applicable.

» Your policy has to be in-force for at least 3 years or the length of the time stated in your policy before you can withdraw the bonus. However, it is not to your financial advantage to do so, as only the surrender value of the policy will be paid to you. This value is lower than your accumulated bonus.

## Terminal Bonus

Terminal bonuses are additional amounts added to each participating policy when you make a claim, surrender the policy, or when your policy matures, if applicable.

## Cash Bonus

Cash bonuses are declared and payable on your participating policy upon survival of the Life Assured at each policy anniversary or when the amount is due, if applicable.

## Contact us

To request for an updated Policy Illustration, or make an enquiry, please contact:

✉ : [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com),

☎ : 1800-248-2888, or

👤 : your Financial Representative



## What are illustrated values?

Illustrated values are calculated based on assumptions of future reversionary and terminal bonus rates, if applicable.

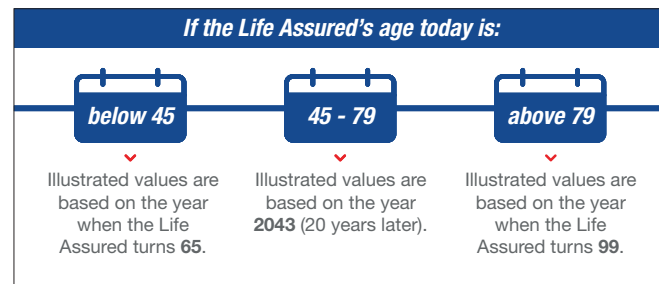
Actual bonuses in the future may be higher or lower depending on the performance of the Participating Fund. Illustrated values are not guaranteed.

All illustrated death benefits stated here are calculated based on standard life.

## What is Participating Policy?

A participating policy is one where its premiums are contributed towards a Participating Fund that invests in assets. Profits from the fund are then allocated to participating policies in the form of bonuses.

\*For whole Life policies, death benefits and surrender values are illustrated based on the Life Assured's age:



This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This statement is prepared according to our records at 06 May 2023 and does not reflect any change effected on your policy(ies) thereafter. While we have taken care to ensure the accuracy of the information in this statement, it is subject to correction and confers no legal rights. Terms and conditions in your policy contract(s) will still apply.

The attached Participating Fund Update presents you with an update on the performance of the Participating Fund and sets out our views on the future outlook of the Participating Fund based on our latest actuarial investigation of policy liabilities carried out under section 95(1) of the Insurance Act 1966.