



**50% off**

**first-year  
premiums**

Offer ends  
31 March 2023

# **GREAT Critical Protector**

100% coverage against 53 critical illnesses  
across early, intermediate or critical stage

# Bounce back from critical illness with a financial boost from GREAT Critical Protector.

Critical illness may strike when you least expect it to happen - 1 in 4 Singaporeans may develop a critical illness by the age of 75\*. Are you prepared for it when it comes unexpectedly?

Introducing **GREAT Critical Protector**, an affordable critical illness standalone plan that offers 100% cash payout against 53 critical illnesses across early, intermediate or critical stage. The lump sum payout can support your preferred treatment choices, your decision to take time off from work or maybe even to juggle family expenses without having to deplete your savings to do so.

Simply apply online by completing 3 health questions to enhance your coverage and to relieve the financial stress of critical illness for you and your loved ones.



## Why GREAT Critical Protector?



### 100% payout for 53 critical illnesses across all stages

Relieve the financial stress of critical illness upon diagnosis of any one of the 53 critical illnesses at early, intermediate or critical stage.



### S\$100,000 coverage starts from S\$0.66 per day<sup>1</sup>

Start your coverage with affordable premiums when you are young as premiums do not increase<sup>2</sup> as you age.



### Easy online sign-up with no medical check-up needed

Complete 3 health questions and apply for your coverage in ten minutes to enhance your critical illness protection.

Limited offer for all Great Eastern and Dependants' Protection Scheme customers

Enjoy 50% first-year discount and 10% perpetual discount from the second policy year. Sign up by 31 March 2023!

\* <https://smartwealth.sg/critical-illness-statistics-singapore/>

<sup>1</sup> The daily rate is based on a 17 year old male, non smoker with the annual premium of S\$239.50 for the first year after the 50% first year discount, divided by 365 days and rounded off to the nearest 2 decimal place. Premium rates are not guaranteed and may be revised based on future experience.

<sup>2</sup> Premium rates are not guaranteed and may be revised based on future experience.

<sup>3</sup> Source: <https://www.greasternlife.com/sg/en/about-us/media-centre/media-releases/consumer-survey-ci.html>

# Why is Critical Illness insurance necessary to complete your protection?

According to the Life Insurance Association (LIA) 2017 Protection Gap Study, an average working adult has critical illness cover of just S\$60,000, well under the LIA recommendation of about S\$316,000 which translates to about 3.9 times the average annual pay of S\$81,663.

It is a worryingly large gap of 80 per cent and especially with high medical inflation rate, we know that the cost of medical treatments are going to be expensive over time. Almost 1 in 3 (30%) of Singaporeans incur more than S\$250,000 in medical and hospitalisation bills for their entire recovery duration with nearly 2 in 5 (40%) with no income for at least 12 months<sup>3</sup>.

**GREAT Critical Protector** provides you with a lump sum cash payout in addition to any other insurance coverage you may have. You can decide to use the funds for your medical expenses, other treatments or even to pay for your daily living costs. It is all up to you, basically you have the freedom to decide how this extra payout will come in handy to cushion the unforeseen circumstances.



## Here's how GREAT Critical Protector works



Thomas, age 30, a non-smoker, decides to increase his critical illness coverage to ensure that he has enough financial support for critical illness.

He purchases **Great Eastern** **Great Eastern** plan providing him with coverage of S\$100,000, up to age 85. With the limited offer of 50% discount, he pays an annual premium of S\$470.00 in the first year. Premiums for the subsequent years will be at S\$846.00 annually, after the 10% perpetual discount.

Critical Illness coverage:  
**S\$100,000**

Age **30**

**Diagnosed with Early Stage Liver Cancer**  
100% lump sum payout:  
**S\$100,000**

Policy terminates

**48**



Visit our website to apply for your coverage in ten minutes or talk to your Great Eastern Financial Representative today.

### 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 this product has no savings or investment feature, there is no cash value if the policy ends or is terminated prematurely.

You may wish to seek advice from a financial adviser before making a commitment to purchase this product. If you choose not to seek advice from a financial adviser, you should consider whether this product is suitable for you.

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 31 January 2023.

# Reach for Great

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