

Signature: Proposer _____ Prepared by _____

(For hardcopy submission in Singapore only)



Product Summary

Great Eastern Cares Term Plan

Please keep this copy for reference.

About your plan

Great Eastern Cares Term Plan is a non-participating, regular premium level term insurance plan that provides two options of policy terms, up to age 85 or 100 next birthday. It is designed to provide protection against death and terminal illness.

This plan is only available for purchase via selected non-profit organization.

The provider of your plan

Great Eastern Cares Term Plan is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #01-01, Great Eastern Centre, Singapore 048659.

The Great Eastern Life Assurance Company Limited is a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.



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Benefits

Death benefit

We will pay the following if the life assured dies during the term of the policy:

- (a) the basic sum assured; or
- (b) total premiums paid,

whichever is higher, and the policy will then end.

Total premiums paid refers to the premium of the basic policy (taking into account any adjustment based on the amount of the sum assured) multiplied by the premium frequency, multiplied by the number of complete policy years up to the next policy anniversary.

Terminal illness benefit

We will pay the death benefit in one lump sum on a definite diagnosis of an illness that is expected to result in the life assured's death within 12 months.

We require this diagnosis to be supported by a specialist and when we require, to be confirmed by our appointed medical practitioner.

When will you not receive the benefits of this plan?

There are certain situations when we will not pay the benefits under this plan. These are called exclusions in the contract. The following is a list of the exclusions for this plan:

- **Death benefit**
We will not pay the benefit if the life assured dies due to suicide while sane or insane within 12 months from the date we issue the policy or from the date of reinstatement (if applicable) of the policy.
The policy will be void. We will refund all the premiums you have paid without interest.
- **Terminal illness benefit**
We will not pay any benefits for:
 - (a) terminal illness in the presence of Human Immunodeficiency Virus ("HIV") infection; or
 - (b) pre-existing terminal illness.

You should read the policy contract for all the conditions.

Will we change your premium rates for this plan?

Please note that premium rates for the policy are guaranteed.



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Risks of this plan

What happens if you surrender the policy early?

If you surrender your policy after the free-look period, you may lose part or all of the premiums paid. This is because the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Buying a new policy may mean we need to reassess the life assured's health and circumstances and may result in higher premiums and/or benefit exclusions due to the age and health status.

What is the worst case scenario if you surrender your policy early?

There will be no protection under the policy if you surrender your policy early.

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

What happens if you do not pay your premiums on time?

If you do not pay your premiums on time, your policy will lapse (after 30 days grace period). However, reinstatement of the policy is allowed within 3 years from the lapse date and the usual reinstatement conditions apply.

What happens if your policy lapses?

There will be no protection under the policy if your policy lapses.

What are the risks that we will refuse your claim?

The claim must meet the definitions of the events as shown in the policy contract before we can approve a claim and these events must not fall under the list of exclusions.

We may reject your claim if the life assured has a pre-existing condition and:

- has not declared it in the proposal form as required for a new policy (if applicable); or
- has not declared it in the reinstatement form as required for a reinstatement (if applicable); or
- has not declared it in the application form as required for an increase in the sum assured (if applicable).

You are advised to read the policy contract for the exact definitions, terms and conditions, and full list of exclusions.



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When will your policy be terminated?

Your policy will terminate on the earliest of the following dates:

- (a) when the Policy lapses;
- (b) on the Date of Expiry;
- (c) on the date of death of the Life Assured;
- (d) on the date on which the Life Assured is diagnosed with a Terminal Illness and the claim is admitted; or
- (e) when the Company receives the Policyholder's written request for termination of this Policy.

You are advised to read the policy contract for the detailed terms and conditions.

What is the free-look period?

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us.

If your policy document is sent by post, we will assume it has been delivered and received 7 days after the date of posting.

Policy Owners' Protection Scheme

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 or www.sdic.org.sg).

General information

This product summary is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are shown in the policy contract.

You are responsible for the accuracy and completeness of the information given to us:

- (i) in any application for the policy; and
- (ii) when making any claim under the policy.

You can contact Great Eastern Customer Service for details on the procedures for withdrawing, surrendering or making claims under your policy. You may also visit Great Eastern's website for information on how to make a claim.

This document may be translated into Chinese. If there is any difference between the English and Chinese versions, the English version will apply.