

GREAT PRIME REWARDS

Live out your retirement dream with a guaranteed income stream



#Lifeproof your retirement dream with a secure financial future

You've worked hard to realise your dreams. Now it's time to protect your achievements, while making your money work harder for you. GREAT Prime Rewards 3, a single premium participating endowment plan, gives you a steady stream of annual cash payouts to secure your financial future.

Not only is your capital 100% guaranteed¹ from the end of policy year 5, you're also covered against Death, Total and Permanent Disability² and Terminal Illness. It is easy to increase your wealth for a sustained income stream with a minimum single premium of S\$10,000, with either cash or SRS funds.

Enjoy a hassle-free application online with no medical assessment needed to start your planning early.

Why should you consider this plan?



Receive regular income according to your retirement needs

You have the flexibility to choose the duration of your annual income stream for a period of 10, 15, 17 or 20 years and receive total annual income of up to 1.47x* of the single premium.



Accumulate your annual income for a higher return

Make your choice to accumulate the annual income at an attractive interest rate³ and receive up to 1.75x† of the single premium to boost your retirement fund. You'll have the option to withdraw the accumulated income anytime, when you need it.



100% capital guarantee¹

Have the assurance of a 100% capital guarantee¹ from the end of the 5th policy year.



Get more out of your retirement planning with SRS

Enjoy potential tax savings on the SRS funds you contribute as you optimise your wealth with us. Plus, receive insurance coverage for extra peace of mind.

¹ Capital guarantee is on the condition that no policy alterations are made.

² Coverage for presumptive Total and Permanent Disability (TPD) is for the whole of the policy term, while coverage for other forms of TPD is up till the policy anniversary on which the life assured is age 65 next birthday. Presumptive TPD refers to a state of incapacity which is total and permanent and takes the form of total and irrecoverable loss of:

- (a) the sight in both eyes;
- (b) the use of two limbs at or above the wrist or ankle; or
- (c) the sight in one eye and the use of one limb at or above the wrist or ankle.

Please refer to the product summary for details on other forms of TPD.

³ The prevailing accumulation interest rate is 2.50% p.a. based on an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. and 1.00% p.a. based on an IIRR of 3.00% p.a.. This rate is not guaranteed and can be changed from time to time.

* Based on an IIRR at 4.25% p.a. and only applicable to GREAT Prime Rewards 3 (5+15) with single premium of S\$100,000 or more, under the payout option.

† Based on an IIRR of 4.25% p.a. and only applicable to GREAT Prime Rewards 3 (5+15) with single premium of S\$100,000 or more, under the accumulation option.

Here's how GREAT Prime Rewards 3 provides a guaranteed income stream



Leo

40-year old, is an IT Specialist. He plans to retire in his 60s and fulfill his dreams to open a café.

He signs up for **GREAT Prime Rewards 3 (5+15)** with a single premium of S\$100,000, which accumulates his funds for 5 years before receiving the payouts for 15 years. He can also choose to accumulate the payouts to enjoy additional interest[§].

AGE
45

End of accumulation period



Scenario 1
Payout option

AGE
46

Leo chooses to receive the annual cash payout

He receives a cash payout of **S\$9,800[‡]** every year for 15 years starting from the end of year 6

S\$7,000 + **S\$2,800**
Guaranteed payout + Non-guaranteed payout

AGE
60

End of the policy

He receives total benefits of **S\$147,000[‡]**

S\$105,000 + **S\$42,000**
Guaranteed payout + Non-guaranteed payout

1.47x

Total payouts received against the single premium paid



Scenario 2
Accumulation option

AGE
46

Leo chooses to accumulate the annual cash payout to earn additional interest[§]

AGE
60

End of the policy

He receives total benefits of **S\$175,732[§]**

S\$105,000 + **S\$42,000** + **S\$28,732**
Guaranteed payout + Non-guaranteed payout + Additional non-guaranteed interest

1.75x

Total payouts received against the single premium paid



All figures in the above illustration are based on an IRR of the participating fund at 4.25% p.a. and are subject to rounding.

[‡] Based on an IRR of 3.00% p.a., the total cash payout is S\$8,500 every year of which S\$1,500 is non-guaranteed. The total benefits that Leo receives over the course of the policy is S\$127,500, which is 1.27x of the single premium paid. The total non-guaranteed payout is S\$22,500.

[§] Based on an IRR of 3.00% p.a., the total benefits that Leo receives when the policy matures is S\$136,823, which is 1.36x of the single premium paid. The total non-guaranteed payout is S\$22,500 and the additional non-guaranteed interest is S\$9,323.

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

#Lifeproof your retirement dream with a secure financial future

Start a conversation with your Great Eastern Financial Representative today and find out how your retirement dream can be secured with an income stream.

☎ +65 6248 2211

👉 greateasternlife.com/greatprimerewards

✉ wecare-sg@greateasternlife.com

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.

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 28 February 2022.

The Great Eastern Life Assurance Company Limited
(Reg No.1908 00011G)
1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659

 **Great
Eastern**
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