



# **GREAT Wealth Multiplier 3**

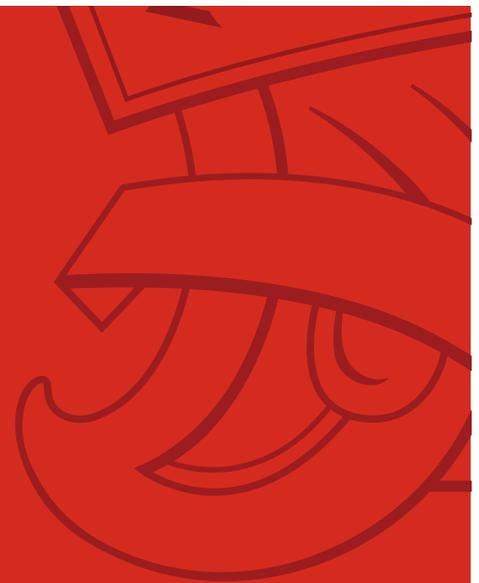
Build your financial future with multiplied returns

# Build your wealth for a better future as your potential returns multiply through the years.

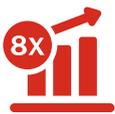
The freedom to pursue your life's goals is priceless. Get **GREAT Wealth Multiplier 3**, a regular premium endowment plan that multiplies your savings by up to 8X or more<sup>1</sup> of total premiums paid, to help you build a solid wealth foundation.

So whether you're planning for retirement or for your child's future successes, enjoy the flexibility to use your multiplied savings as you wish.

In addition, you will receive financial protection against Death<sup>2</sup>, Total and Permanent Disability<sup>3</sup> and Terminal Illness — with no medical underwriting needed.



## Why GREAT Wealth Multiplier 3?



### Receive multiplied returns of up to 8X or more<sup>1</sup> of total premiums paid

Multiply your returns steadily to meet your wealth goals and lifestyle needs. Plus, be assured with 100% capital guaranteed<sup>4</sup> as early as the end of the 15th policy year.



### Build your legacy to support future generations

Choose to appoint your spouse or child as a secondary life assured, as the policy value continues to grow beyond your demise and support their future.



### Enjoy the financial flexibility to fund life's milestones

Have the freedom to decide when and how you want to use your cash value for life's milestones or even pass on the financial choice to your spouse or child.

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

<sup>1</sup> Based on the illustrated cash value at the end of policy year 60, premium payment term of 5 years and an illustrated investment rate of return (IIRR) of the participating fund at 4.25% p.a.. Based on an IIRR at 3.00% p.a., the multiplied returns are up to 4.4X or more.

Potential returns are not guaranteed and are dependent on the premium payment term and policy year when the plan terminates. The actual benefits payable may vary according to the future performance of the participating fund.

<sup>2</sup> The company will pay the higher of the following in one lump sum, less any debt:

- (a) 105% of the total standard annual premium paid; or
- (b) the guaranteed surrender value, plus bonuses (if any).

<sup>3</sup> 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. 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; or
- (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.

<sup>4</sup> Capital guarantee is on the condition that no policy alterations are made. Capital is guaranteed after 15 policy years for 5-pay and 10-pay. Capital is guaranteed after 20 policy years for 15-pay.

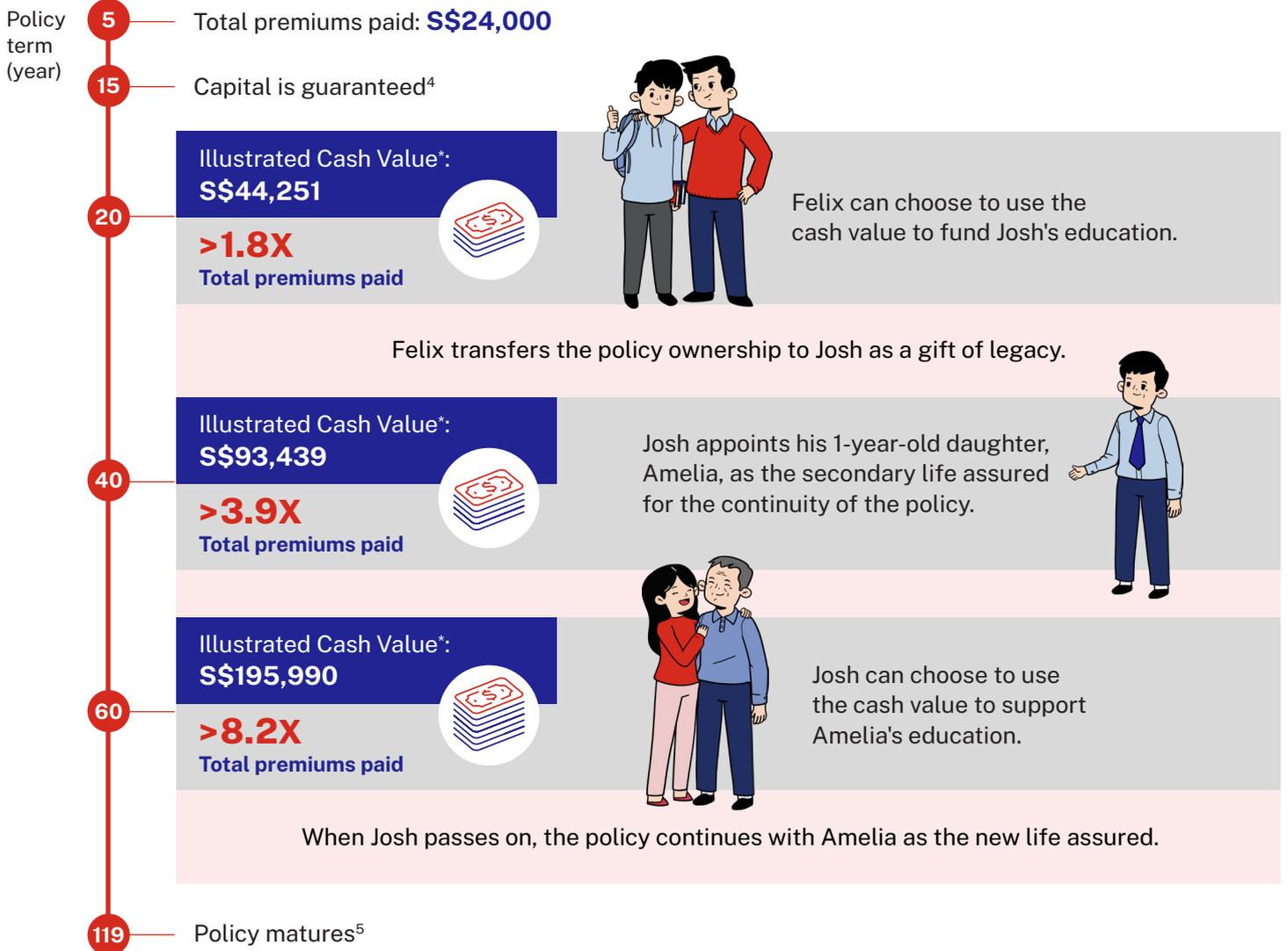
# Here's how GREAT Wealth Multiplier 3 can multiply potential returns on your premiums paid for your next generation



## Felix

30-year-old, purchases a **GREAT Wealth Multiplier 3** plan after the birth of his newborn son, Josh, to build a savings fund for his future. As the owner of the policy, he has the flexibility to decide when and how to utilise the cash value in the policy. Felix can also transfer the policy to his son in the later years, so that the cash value can continue to grow throughout Josh's lifetime.

Annual premium	Premium term	Total premiums paid
S\$4,800	5 years	S\$24,000



<b>&gt;97.3X</b> Total payouts received against total premiums paid	<b>S\$2,336,510</b> Illustrated Cash Value*
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\*The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on the illustrated investment rate of return (IIRR) of the participating fund at 4.25% p.a.. Based on IIRR of 3% p.a., the total surrender value at the end of year 20, 40, 60 and 119 are S\$34,433 (>1.4X of total premiums paid), S\$58,213 (>2.4X of total premiums paid), S\$106,423 (>4.4X of total premiums paid) and S\$716,746 (>29.9X of total premiums paid) respectively. The actual benefits payable may vary according to the future performance of the participating fund.

<sup>5</sup> This plan matures on the policy anniversary at which the life assured as at the inception of the policy (Josh for this example), is age 120 next birthday.

# Here's how GREAT Wealth Multiplier 3 can multiply your retirement funds

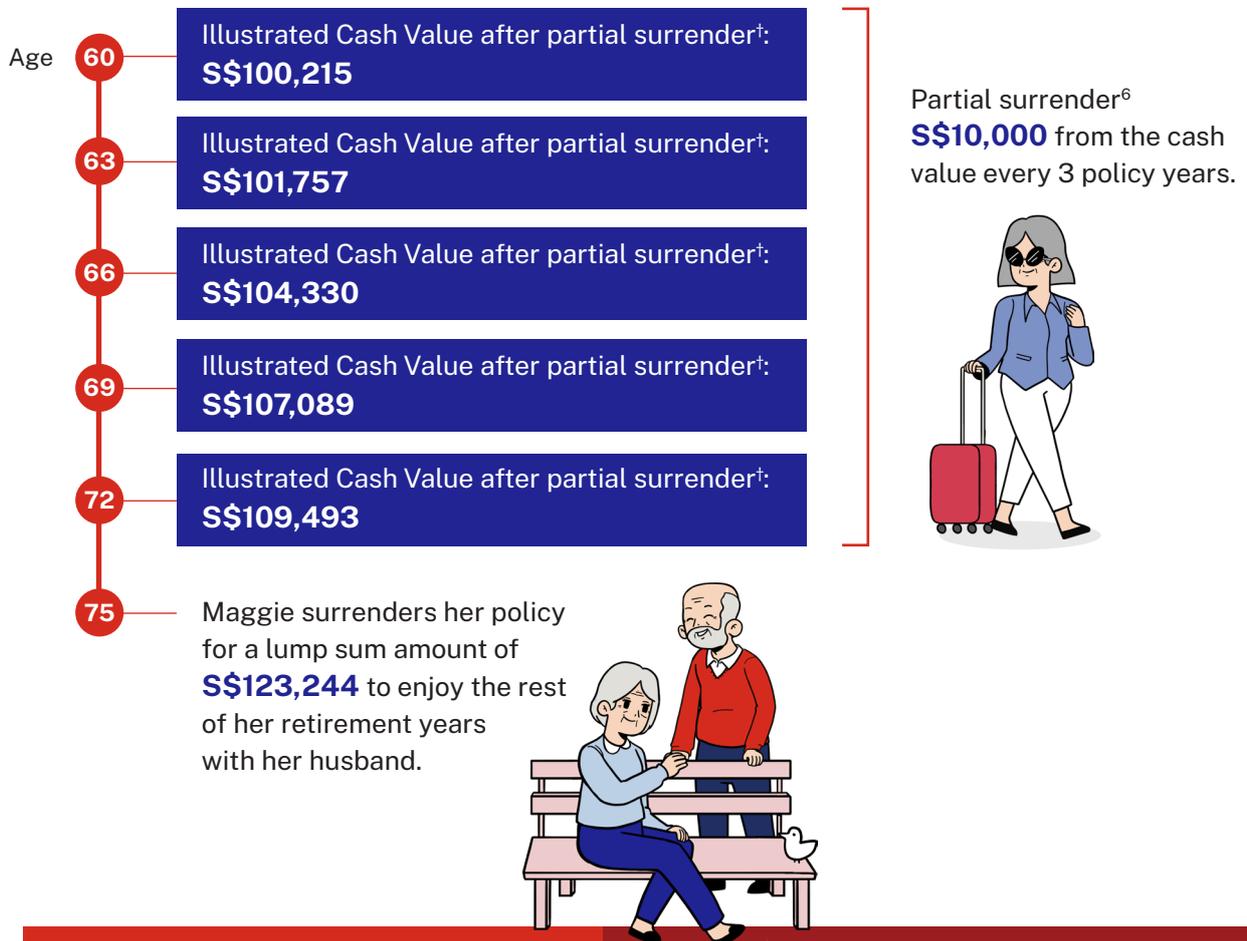


## Maggie

35-year-old, purchases a **GREAT Wealth Multiplier 3** plan to boost her own funds for a desired retirement lifestyle. She retires when she turns 60 and starts to draw down S\$10,000 every 3 years to fund her travelling, while keeping her policy for it to continue to multiply in value.

Annual premium	Premium term	Total premiums paid
S\$10,000	5 years	S\$50,000

## The beginning of Maggie's retirement



**>3.4X** Total payouts received against total premiums paid

**S\$173,244** Total benefit received over the policy term†

<sup>6</sup> Partial surrender will reduce the value of the basic sum assured. The policy will terminate upon full surrender of the policy.

† The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on the illustrated investment rate of return (IIRR) of the participating fund at 4.25% p.a.. Based on IIRR of 3% p.a., Maggie can draw down S\$10,000 from cash value at age 60, 63, 66, 69 and 72. The Illustrated Cash Value after partial surrender at age 60, 63, 66, 69 and 72 is S\$70,928, S\$66,244, S\$62,400, S\$57,256 and S\$51,918. At age 75, the full surrender value is S\$56,810. The total benefit received over the policy term = S\$50,000 + S\$56,810 = S\$106,810 (2.1X of total premiums paid). The actual benefits payable may vary according to the future performance of the participating fund.

## 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.

Protected up to specified limits by SDIC.

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

Information correct as at 28 October 2022.

## Reach for Great

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