



# GREAT Flexi Cashback

Build your dreams while enjoying yearly cash payouts

# Save for your wealth goals while satisfying those little temptations of yours

Putting aside your savings while having the freedom to splurge when you want is a dilemma for many. That's why you'll need a plan to customise the best of both worlds at the same time — without compromising on the lifestyle you enjoy.

**GREAT Flexi Cashback**, a regular premium endowment insurance plan, lets you save for your wealth goals while receiving guaranteed yearly cash payouts<sup>1</sup> to let you satisfy those little temptations of yours.

What's more, enjoy greater financial protection with coverage against Death<sup>2</sup>, Total Permanent Disability<sup>3</sup>, and Terminal Illness when you start your wealth accumulation plan with no medical check-up required.



## Why GREAT Flexi Cashback?



### Enjoy Guaranteed Yearly Cash Payouts<sup>1</sup>

Boost your spending power with guaranteed yearly cash payouts<sup>1</sup> that start as early as the end of your 2nd policy year<sup>4</sup>. Withdraw the cash payouts<sup>1</sup> and spend it on whatever you want. Or have the choice to simply accumulate<sup>5</sup> your cash payouts<sup>1</sup> to a larger amount for a bigger spend later.



### Save towards your aspirations on your terms

Choose a premium term that suits your budget — 10, 15 or 20 years<sup>6</sup>. With an affordable commitment from just S\$3.29 per day<sup>7</sup>, we make it easy for you to save towards your aspirations.



### Reward yourself with extra payouts at maturity

With a guaranteed lump sum payout and potential bonuses at maturity, now you can reward yourself for achieving your financial goals.

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

<sup>1</sup> The guaranteed yearly cash payout is 4.30% of the Basic Sum Assured. Refer to Annual Survival Benefits in policy contract. Terms and conditions apply.

<sup>2</sup> The Company will pay the higher of the following in one lump sum, plus attaching bonus (if any), less debt:  
(a) 105% of total standard annual premiums paid; or  
(b) 101% of guaranteed surrender value.

<sup>3</sup> For Total and Permanent Disability (TPD) that takes the form of total and irrecoverable loss of sight in both eyes; use of two limbs at or above the wrist or ankle; or sight in one eye and use of limb at or above the wrist or ankle, the life assured will be covered for the whole of the policy term. For other forms of TPD, it must occur before the policy anniversary on which the life assured is 65 age next birthday. You are advised to refer to the policy contract for more details on TPD definitions.

<sup>4</sup> Cash payout is payable upon the survival of the life assured at the end of each policy year, starting from the end of policy year 2 till the year before policy maturity.

<sup>5</sup> At an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a., the prevailing interest rate is 2.50% p.a.. At an IIRR of 3.00% p.a., the prevailing interest rate is 1.00% p.a..

<sup>6</sup> Policy will mature 5 years after the end of the premium payment term.

<sup>7</sup> This is based on annual premium for 15-year and 20-year limited premium payment terms.

# Here's how you can enjoy yearly cash payouts while saving towards a long term goal with GREAT Flexi Cashback



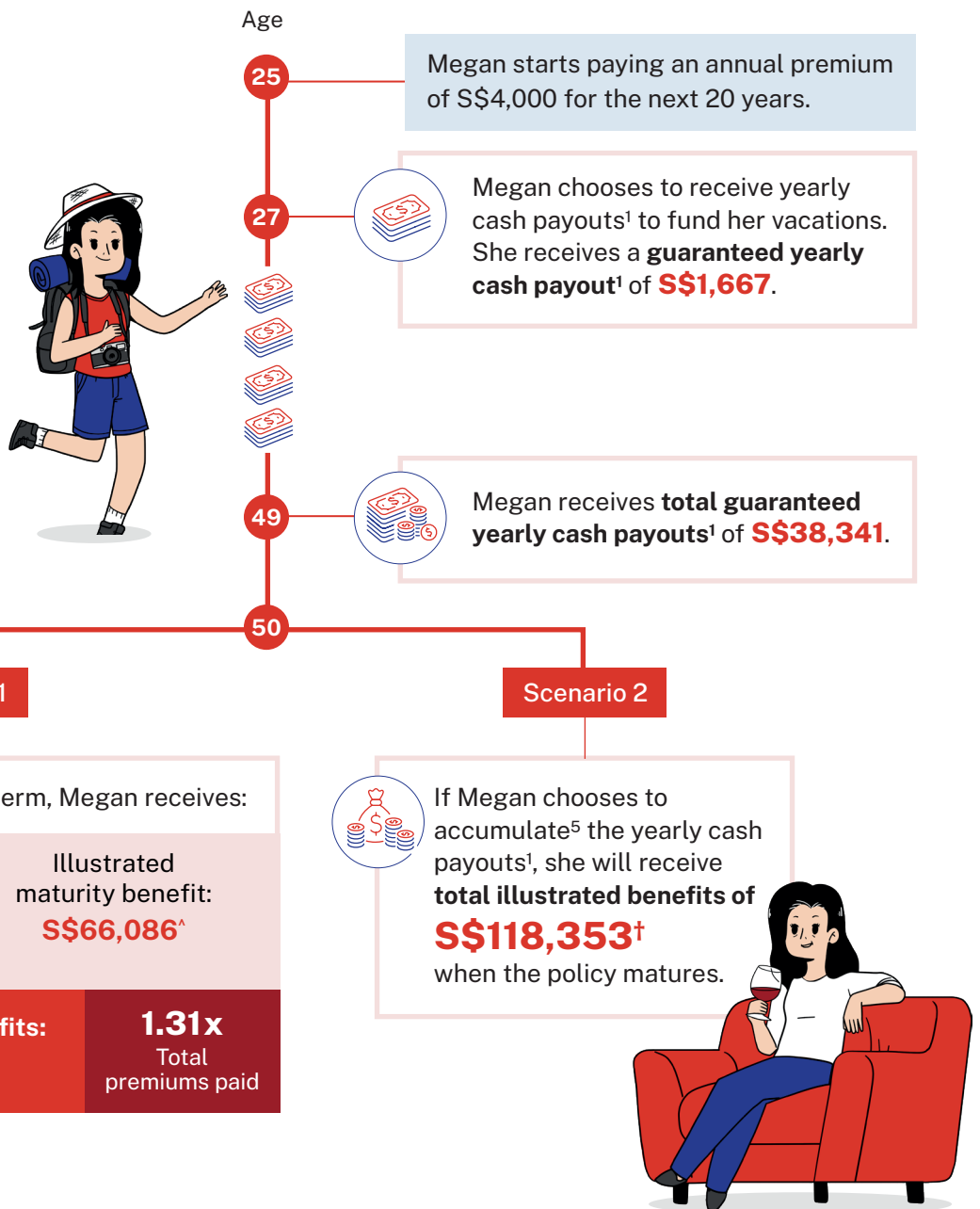
## Megan

25-year-old, purchases a 20-year limited pay **GREAT Flexi Cashback** plan and pays a premium of S\$4,000 per year. The plan allows her to receive yearly cash payouts<sup>1</sup> from age 27 to 49 and a lump sum amount when the plan matures.

**Annual premium**  
S\$4,000

**Premium term**  
20 years

**Total premiums paid**  
S\$80,000



The illustrated figures comprises of guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on an IIRR of the participating fund at 4.25% p.a.. The actual benefits payable may vary according to the future performance of the participating fund.

<sup>^</sup> At an IIRR of 3% p.a., the illustrated maturity benefit is S\$54,292.

<sup>\*</sup> At an IIRR of 3% p.a., the total illustrated benefit is S\$92,633 (1.16x of Total premiums paid).

<sup>†</sup> At an IIRR of 3% p.a., the total illustrated benefit is S\$97,597.

## Notes and Disclaimers

All ages specified refer to age next birthday.

Figures illustrated are rounded to the nearest dollar.

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.

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)).

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

Information correct as at 28 April 2023.

# Reach for Great

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