

**GREAT IS
SHARING
GOOD
FORTUNE
WITH LOVED
ONES**



Usher in great abundance this new year with your loved ones through our Good Fortune Special promotion.

With so much to look forward to, be delighted with the rewards of early planning for your family's financial security, savings or retirement needs. For a limited period only, so hurry!

This is our way to protect you and those you care so that you can always LIVE GREAT.

Receive Robinsons vouchers of up to S\$400 **Promotion Extended till 31 March**

Your commitment to protect yourself and your loved ones will be more rewarding when you sign up for any eligible plans during this festive period.

From **now till 31 March 2017**, simply combine your Total Weighted Premiums of any newly purchased Regular Premium plans and/or Single Premium Special 3 (SPS3) / Single Premium Rewards 3 (SPR3)* plans under the same policyholder and receive up to S\$400 worth of Robinsons vouchers.

Qualifying Plans	Qualifying Total Weighted Premium (TWP)	Gift (Robinsons Vouchers)
(1) ALL NEW Life and Accident & Health Regular Premium plans and cash paying riders†.	\$3,600 to \$7,199	\$200
(2) Increase in regular premium to existing Smart Life Advantage plan's protection and accumulation accounts.	\$7,200 and above	\$400
(3) A combination of NEW SPS3 and SPR3 Plans with a minimum TWP of \$1,200 from any new Regular Premium plans.		
The following plans are excluded from this Promotion: <ul style="list-style-type: none">• Prestige Portfolio• Supreme Health series• Dependants' Protection Scheme• ElderShield Basic / Value Plus / Comprehensive• All other Single Premium plans except SPS3 and SPR3		
(4) All new Single Premium Special 3 (SPS3); AND Single Premium Rewards 3 (SPR3)	\$3,600 to \$7,199	\$100
	\$7,200 and above	\$200

Single Premium Special 3 (SPS3) and Single Premium Rewards 3 (SPR3) are five-year Single Premium participating endowment plans offered under a limited tranche.

Sign up now to enjoy this limited period offer!

* Available on limited tranche basis and will be withdrawn when the tranche is met.

† Cash paying riders refer to: Accident Care Plus II Rider • Essential Protector Plus Rider • Junior Living Assurance Rider Plus • LifeSecure Rider • Pay Assure Rider • Payer Benefit Rider (ILP) • Premium Waiver Rider (ILP) • Smart Early Critical Care Payer Benefit Rider • Smart Early Critical Care Premium Waiver Rider

Start a conversation with your Great Eastern distribution representative today.

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"Good Fortune Special Promotion" (the "Promotion") Terms and Conditions

1. This Promotion is open to:
 - (a) policyholders who have purchased the Qualifying Plans (as described in clause 2 below) from The Great Eastern Life Assurance Company Limited ("GELS") between 1 January 2017 and 31 March 2017 (inclusive of those dates) ("Promotion Period") and issued by 30 April 2017; and
 - (b) existing policyholders of Smart Life Advantage policy who have increased their regular premium in their Smart Life Advantage Plan's Protection Account(s) and /or Accumulation Account(s) during the Promotion Period.

2. Qualifying criteria and details of gift:

Qualifying Plans	Qualifying Total Weighted Premium (TWP)	Gift (Robinsons Vouchers)
(1) ALL NEW Life and Accident & Health Regular Premium plans and cash paying riders† ("Regular Premium Plans").	\$3,600 to \$7,199	\$200
(2) Increase of regular premium to existing Smart Life Advantage Plan's Protection Account and/or Accumulation Account.	\$7,200 and above	\$400
(3) A combination of NEW SPS3 and SPR3 Plans with a minimum TWP of \$1,200 from any new Regular Premium Plans.		
The following plans are excluded from this Promotion: <ul style="list-style-type: none">• Prestige Portfolio• Supreme Health series• Dependants' Protection Scheme• ElderShield Basic / Value Plus / Comprehensive• All other Single Premium plans except SPS3 and SPR3		
(4) All new Single Premium Special 3 (SPS3) AND Single Premium Rewards 3 (SPR3)	\$3,600 to \$7,199	\$100
	\$7,200 and above	\$200

[†]Cash paying riders refer to: Accident Care Plus II Rider • Essential Protector Plus Rider • Junior Living Assurance Rider Plus • LifeSecure Rider • Pay Assure Rider • Payer Benefit Rider (ILP) • Premium Waiver Rider (ILP) • Smart Early Critical Care Payer Benefit Rider • Smart Early Critical Care Premium Waiver Rider

3. (a) Total Weighted Premiums (TWP) exclude premium discount and/or lien on the Qualifying Plans.
- (b) For Regular Premium Plans, the total combined annual premium payable for all Regular Premium Plans will be used to determine the TWP.
For increase of regular premium to existing Smart Life Advantage Plan's Protection Account and/or Accumulation Account, the total increased of regular premiums to the existing Smart Life Advantage Plan's Protection Account and/or Accumulation Account will be used to determine the TWP.
- (c) For SPS3 and SPR3, 10% of the total combined single premium payable for SPS3 and/or SPR3 plans will be used to determine the TWP.
- (d) The policyholder may purchase a combination of Regular Premium Plans and SPR3 and/or SPS3 plans to qualify for a higher gift rewards provided that the total annual premiums for all Regular Premium Plans purchased are at least \$1,200 and above. The total annual premiums for the Regular Premium Plans and single premiums for SPR3 and/or SPS3 will be added to determine the TWP.

4. The combined total weighted premiums payable can be accumulated from all Qualifying Plan(s) purchased by the same policyholder during the Promotion Period.
5. For selected Regular Premium Plans with less than 10 years premium payment term, a pro-rated adjustment will be made according to the duration of the premium payment term to determine the Total Weighted Premium. For example, for Flexi Endowment 5 and Prime Growth Rewards, the Total Weighted Premium will be based on 50% of first year annual premium. For Supreme Retirement with premium payment terms of 6 years, the Total Weighted Premium will be based on 60% of first year annual premium. For details on premium eligibility for the selected Regular Premium Plans, please refer to www.greataeasternlife.com/goodfortune or your distribution representative.
6. If the policyholder:
 - a. replaces or amends any of the Qualifying Plan(s) and its attaching rider(s);
 - b. reduces the premium of any of the Qualifying Plan(s) and/or its attaching rider(s); or
 - c. exercises premium holiday for any of the Qualifying Plan(s) and/or its attaching rider(s) (where applicable),within twelve (12) months from the date of issue of the Qualifying Plan(s) and/or its attaching rider(s), the policyholder shall:
 - (a) if redemption of the Gift has not been made, return the original redemption letter to GELS; or
 - (b) if redemption of Gift has been made, make full cash refund of the Gift value to GELS.
7. Each policyholder is entitled to one (1) gift redemption (the "Gift") regardless of multiple Qualifying Plans purchased during the Promotion Period. In the event that any duplicate redemption is made, GELS reserves the right to recover the full value of the Gift from the policyholder.
8. This Promotion is not valid with other offers or promotions (including any premium voucher) held by GELS unless otherwise stated.
9. Gift redemption letter will be mailed to policyholder two (2) months from 30 April 2017.
10. Lost, damaged or stolen Gifts will not be replaced.
11. GELS shall be entitled at its sole and absolute discretion to replace or substitute any Gift with another gift of equal or similar value selected by GELS.
12. The use of the Gift is subject to the terms and conditions of the merchants providing the relevant products and/or services.
13. GELS reserves the right to vary the terms and conditions or withdraw the above Promotions at any time without prior notice. The decision of GELS on all matters relating to the Promotions shall be final and binding on all customers.
14. By participating in the Promotion, you agree and consent to GELS, as well as its authorised service providers and relevant third parties, collecting, using, disclosing and sharing amongst themselves your personal data, including disclosing such personal data to GELS' authorised service providers and relevant third parties for purposes as may be reasonably required by GELS to administer these Promotions.
15. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of the insurance plans are specified in the policy contract.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost.

These plans are 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).

Information correct as at 15 February 2017.

The Great Eastern Life Assurance Company Limited (Reg. No. 1908 00011G)
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