

**GREAT IS
RECEIVING
UP TO 3.68%
ANNUAL
PAYOUT***



**Great
Eastern**

A member of the OCBC Group

A new year, a great start.

What greater way to greet the brand new year than with an opportunity to boost your savings even further.

No matter what your financial goals are, whether it's for your retirement, your child's education funding or the family's vacation plans, it always pays to plan early to reap better returns on your savings.

Take advantage of our special offers from 1 January to 31 March 2016 to kickstart your plans for a GREAT new year.

Boost your savings with Prosperity Saver plan

Prosperity Bundle Promotion[†]

Sign up for any eligible regular premium plan(s) with minimum qualifying annualised premium of S\$2,000 and you can purchase the limited tranche **Prosperity Saver** plan.

Prosperity Saver, a five-year single premium endowment plan, provides you with:

- Up to 3.68% annual payout*
- Projected maturity yield of 3.03% p.a.*
- Guaranteed issuance, no medical underwriting required
- Death and Total & Permanent Disability benefit up to 105% of single premium

Receive up to S\$250[‡] shopping vouchers with Smart Life Advantage

To boost your savings even further, if the eligible regular premium plan(s) purchased includes Smart Life Advantage, a whole-life investment-linked plan, you will receive up to S\$250 worth of vouchers for your shopping pleasure.

Qualifying Plan	Minimum Annualised Premium	Gift
NEW Smart Life Advantage and all cash paying riders[§] and Increase in regular premiums to Smart Life Advantage Protection and/or Accumulation Account(s)	S\$2,400 to S\$3,999	S\$100 Robinsons Vouchers
	S\$4,000 and above	S\$250 Robinsons Vouchers

Get off to a prosperous start to the New Year with our limited offers today!

Prosperity Bundle Promotion – Purchase with Purchase (the “Promotion”) Terms and Conditions

1. This Promotion is open to a person who has become the policyholder of any Eligible Regular Premium Plans (as defined in clause 2) registered between 1 January 2016 and 31 March 2016 (“Promotion Period”) (inclusive of those dates) and issued by 30 April 2016 (“Qualifying Plans”). The application for Prosperity Saver plan must be submitted before the end of the Promotion Period.
2. The eligible regular premium plans offered by The Great Eastern Life Assurance Company Limited (“GELS”) are set out in Table 1 (“Eligible Regular Premium Plans”).
3. The following will not qualify as Eligible Regular Premium Plans:
 - Smart Invest (RP)
 - Prestige Portfolio (RP)
 - Supreme Health
 - Dependants’ Protection Scheme
 - ElderShield Basic/ ValuePlus/ Comprehensive
 - Addition of new riders on existing plans
 - All single and regular premium top-ups on existing policies in force
 - Regular premium increments to existing policies in force
4. The Qualifying Plans may comprise one or more of the Eligible Regular Premium Plans. The Qualifying Plans used for any Prosperity Saver plan application during the Promotion Period must bear a different policy number or proposal number.
5. The total aggregated annualised premiums for each set of Qualifying Plans and its attaching riders declared by the policyholder in each application for Prosperity Saver plan (“Qualifying Premium”) must be a minimum of S\$2,000 (“Minimum Qualifying Premium”) for each application of Prosperity Saver plan.
6. Annualised premium refers to the total premiums payable for each Qualifying Plan and its attaching rider(s) per year.
7. For Flexi Endowment 5 and Prime Growth Rewards, the qualifying premium will be based on 50% of the first year annualised premium to determine the Qualifying Premium for the application of the Prosperity Saver plan.
8. The application for Prosperity Saver plan must be submitted within the Promotion Period and premium must be made and policy issued within thirty (30) days from the Qualifying Plans issued date.
9. The single premium for all applications of the Prosperity Saver plan is subject to the following maximum limits:
 - (a) Five (5) times of the Qualifying Premium of its set of Qualifying Plans (rounded up to the nearest S\$1,000) or S\$500,000, whichever is the lower (“Maximum Eligible Single Premium”); and
 - (b) S\$500,000 in respect of the same policyholder, regardless of the number of the Prosperity Saver plans purchased.
10. If the policyholder cancels and/or terminates any applications for the Qualifying Plans and/or its attaching riders, or if GELS rejects, declines or postpones the application for any Qualifying Plans and/or its attaching riders for any reasons whatsoever, GELS may at its discretion cancel or delay processing of the application for the Prosperity Saver plan. In the event the application for the Prosperity Saver plan is cancelled by GELS, any premiums paid for the Prosperity Saver plan will be refunded to the policyholder without any interest.
11. If the policyholder cancels all the Qualifying Plans and its attaching rider(s) during the free look period or if GELS cancels, terminates or declares all the Qualifying Plans and its attaching rider(s) to be void or if the policyholder lapses or surrenders all the Qualifying Plans and its attaching rider(s) within twelve (12) months from the date of issue of the Qualifying Plans and its attaching rider(s), the Prosperity Saver plan shall be void.
12. If the policyholder cancels any Qualifying Plans and/or its attaching rider(s) during the free look period or if GELS cancels, terminates or declares any of the Qualifying Plans and/or its attaching riders to be void or if the policyholder:

- (a) lapses or surrenders any of the Qualifying Plans and/or its attaching rider(s);
 - (b) reduces the premium of any of the Qualifying Plans and/or its attaching rider(s); or
 - (c) exercises premium holiday for any of the Qualifying Plans and/or its attaching rider(s) (where applicable), within twelve (12) months from the date of issue of the Qualifying Plans and/or its attaching rider(s), the Qualifying Premiums and the Maximum Eligible Single Premium will be revised. In the event the revised Qualifying Premium falls below the Minimum Qualifying Premium or the single premium for the Prosperity Saver plan exceeds the revised Maximum Eligible Single Premium (as the case may be), GELS may at its absolute discretion void the Prosperity Saver plan.
13. In the event GELS declares any Prosperity Saver plans to be void, any premiums paid for the Prosperity Saver plan will be refunded to the policyholder without any interest.
 14. In the event the policyholder does not fulfil the criteria set out in these Terms and Conditions, breaches any of the Terms and Conditions and/or misrepresented and/or withheld any information in this application, GELS reserves the right to void the Prosperity Saver plan.
 15. Prosperity Saver plan will be issued by GELS upon the Qualifying Plans having passed the respective free-look periods. GELS will not be liable for any interest between the date GELS receives the premiums paid for the Prosperity Saver plan and the date of commencement of the Prosperity Saver plan.
 16. This Promotion is not valid with other offers or promotions (including the SG50 Special Saver Bundle promotion premium voucher) held by GELS unless otherwise stated. The Qualifying Plans declared by the policyholder must not include any plans for which premium payment is offset by any premium vouchers or promotional offers or discounts.
 17. The Prosperity Saver plan entitlement is not exchangeable for cash or for any other product or policy.
 18. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to this Promotion or the terms and conditions of any of the Qualifying Plans and the Prosperity Saver plan, these Terms and Conditions shall prevail.

Smart Life Advantage Promotion (the “Promotion”) Terms & Conditions

1. This Promotion is open to a person who has become the policyholder of Smart Life Advantage plan (“Qualifying Plan”) purchased from The Great Eastern Life Assurance Company Limited (“GELS”) and registered between 1 January 2016 and 31 March 2016 (“Promotion Period”) (inclusive of those dates) and issued by 30 April 2016.
2. Qualifying criteria and details of gift:

Qualifying Plan	Minimum annualised premium	Gift
NEW Smart Life Advantage and all cash paying riders ⁸ and Increase in regular premiums to Smart Life Advantage Protection and/ or Accumulation Account(s)	S\$2,400 to S\$3,999	S\$100 Robinsons Vouchers
	S\$4,000 and above	S\$250 Robinsons Vouchers
3. Annualised premium refers to the total premiums payable per year, including the premiums payable for its cash paying riders and can be accumulated from a combination of qualifying plans for the same policyholder.
4. This Promotion is not valid with other offers or promotions (including SG50 Special Saver Bundle promotion premium voucher) held by GELS unless otherwise stated.
5. Gift redemption letter will be mailed to policyholder two (2) months from last eligible plan's issue date.
6. If the policyholder:
 - (a) replaces or amends the Qualifying Plan and its attaching rider(s):

(b) reduces the premium of the Qualifying Plan and/or its attaching rider(s); or
(c) exercises premium holiday for the Qualifying Plan and/or its attaching rider(S) (where applicable),

within twelve (12) months from the date of issue of the Qualifying Plan 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. 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.
8. The use of the Gift is subject to the terms and conditions of the merchants providing the relevant products and/or services.

General Terms & Conditions

1. The following terms and conditions shall apply to Prosperity Bundle Promotion and Smart Life Advantage Promotion (collectively referred to as "the Promotions").
2. GELS reserves the right to vary the terms and conditions or withdraw any of 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.
3. By participating in the Promotions, 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.
4. The terms and conditions of the Promotions 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.

Table 1: ELIGIBLE REGULAR PREMIUM PLANS

ENDOWMENT	1	Annual Cashback Endowment (Series 2)
	2	FlexiEndowment
	3	FlexiEndowment 5 [†]
	4	FlexiEndowment 10
	5	Prime Growth Rewards [†]
	6	Supreme Education Series
	7	Supreme Retirement Series
	8	Prime Retirement Series
ILP	9	Smart Life Advantage
TERM	10	MortgageCare Series
	11	Supreme Term Series / Flexi Term Series
	12	Prestige Protector Series
WHOLE LIFE	13	Family3 (Series 3)
	14	FlexiLife (Series 3)
	15	Supreme Protect (Series 2)
	16	FlexiLife Multiplier
HEALTH	17	Global Advantage Plan
	18	LifeSecure
	19	Long Term GoldenCare
	20	Pay Assure
	21	Supreme MediCash
	22	Total Health
	23	Critical Care Advantage
	24	PinkLife
PERSONAL ACCIDENT	25	AccidentCare Plus II
	26	Essential Protector
	27	Essential Protector Plus
	28	Junior Protector Plus
	29	Golden Protector Plus
	30	Prestige PACare
	31	Life Accident Protector

[†]Refer to Terms and Conditions Clause 7 "Prosperity Bundle Promotion – Purchase with Purchase". The qualifying premium will be based on 50% of the first year annualised premium to determine the Qualifying Premium for the application of the Prosperity Saver plan.

The Great Eastern Life Assurance Company Limited (Reg No.1908 00011G), 1 Pickering Street, #13-01 Great Eastern Centre, Singapore 048659

* Cash Bonus: End of policy year 1 to 4: 2.88% p.a. of single premium. End of policy year 5: 3.68% p.a. of single premium. As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable may vary according to the future experience of the Participating Fund.

[†] Promotional Period: 1 Jan 2016 to 31 Mar 2016. To purchase the Prosperity Saver plan, customers must purchase selected eligible regular premium plans and meet the minimum qualifying annualised premiums of S\$2,000. Applications for Prosperity Saver plan and selected eligible regular premium plans must be submitted by 31 March 2016.

[‡] Terms and conditions apply.

[§] AccidentCare 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.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of these insurance plans are specified in the policy contract. It is usually detrimental to replace an existing accident and health plan with a new one.

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. Investments in Smart Life Advantage plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units in the Fund(s) and the income accruing to the units, if any, may fall or rise. Please refer to Fund Details and Product Highlights Sheet for the specific risks of the Fund(s).

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 of 1 March 2016.