

# FLEXILIFE MULTIPLIER SERIES

Immediate lifetime protection with up to three times the coverage



# Great is having lifetime protection with high immediate coverage.

The well-being of your loved ones means everything to you. There is no better way to bestow your gift of love by securing your child's future and assuring your family with a plan that provides immediate protection with up to three times the coverage.

Great Eastern's FlexiLife Multiplier Series offers you choice of different levels of Critical Illness coverage to suit your needs. You can choose FlexiLife Multiplier plan and/or FlexiLife Early Multiplier plan to enjoy multiplied assurance for you and your family through unforeseen circumstances.

FlexiLife Multiplier plan provides lifetime coverage for Death, Total and Permanent Disability<sup>1</sup>, Terminal Illness and Critical Illness.

FlexiLife Early Multiplier plan provides enhanced Critical Illness coverage; protecting you from early stage to critical stage Critical Illness<sup>2</sup>, plus you are covered for Death, Total and Permanent Disability<sup>1</sup> and Terminal Illness, for life.

Safeguard you and your family's future with lifetime protection against uncertainties with FlexiLife Multiplier Series so that you and your loved ones can LIVE GREAT.

## Key Benefits

### Instant coverage of up to three times the sum assured

FlexiLife Multiplier Series provides guaranteed boost to your coverage of up to three times your sum assured before age 65.

The table below shows how the multiplier factor applies for a sum assured of S\$100,000, based on the entry age of the life assured.

Entry Age	Multiplier Factor (times of sum assured)	Guaranteed coverage before age 65	Guaranteed coverage on or after age 65
1 - 35	3.0	S\$300,000	S\$100,000
36 - 45	2.5	S\$250,000	S\$100,000
46 - 55	2.0	S\$200,000	S\$100,000

On top of receiving high protection, both FlexiLife Multiplier plan and FlexiLife Early Multiplier plan also provide non-guaranteed bonuses which will potentially grow the policy's cash values over time.

### Comprehensive Critical Illness coverage with up to 85 medical conditions

FlexiLife Multiplier Series provides lifetime coverage against Death, Total and Permanent Disability<sup>1</sup>, Terminal Illness and Critical Illness.

For added protection against early and intermediate stage Critical Illness<sup>2</sup>, choose FlexiLife Early Multiplier plan as it provides a lump sum payout for up to 85 medical conditions<sup>3</sup>. This lump sum payout will help along when you take time off work for recovery, explore treatment options or adjust your lifestyle while recuperating.

## Added protection with 7 Special Benefits

FlexiLife Early Multiplier plan provides an additional payout for 7 Special Benefits<sup>4</sup> for up to a total of S\$185,000. These additional payouts are paid on top of the policy's sum assured, giving you an enhanced protection without compromising your coverage.

List of 7 Special Benefits:
1. Cancer Recovery
2. Diabetic Complications
3. Severe Rheumatoid Arthritis
4. Severe Osteoporosis with Fractures
5. Severe Dengue Haemorrhagic Fever
6. Systemic Lupus Erythematosus or Systemic Lupus Erythematosus With Lupus Nephritis
7. Crohn's Disease

## Full waiver of premium after first claim

All future premiums payable for the remaining term of your FlexiLife Early Multiplier plan will be waived after the first successful claim of the early or intermediate stage Critical Illness. This takes a big financial worry off your mind, allowing you to focus on your recovery whilst coverage continues for the rest of your life.

How FlexiLife Multiplier plan and FlexiLife Early Multiplier plan work differently to suit your protection needs.

Benefits / Coverage	FlexiLife Multiplier Series	
	FlexiLife Multiplier Plan	FlexiLife Early Multiplier Plan
<b>Death</b>	✓	✓
<b>Total and Permanent Disability (TPD)</b>	✓	✓
• Presumptive TPD	Whole of Policy Term	Whole of Policy Term
• Other forms of TPD	Till age 65	Till age 65
<b>Terminal Illness</b>	✓	✓
<b>Critical Illness</b>	✓	✓
<b>No. of medical conditions</b>		
• Early	NIL	29
• Intermediate	NIL	19
• Critical	37*	37*
<b>Special Benefits</b>	NIL	7
<b>Premium Waiver Benefit (Embedded)</b>	NIL	Yes, upon first claim of early or intermediate stage Critical Illness, all future premiums of FlexiLife Early Multiplier plan will be waived.

## Choice of three premium payment terms

You may select from three different premium payment terms; 15 years, 20 years or until you reach 65 years old, whichever best suits your financial priorities.

## Choice of riders for greater protection

To further enhance your coverage, choose to add riders to FlexiLife Multiplier Series from our wide range of supplementary benefits. Bridging all your protection gaps will ensure greater financial stability through life-changing events such as accidents, loss of income due to disability or hospitalisation.

# How FlexiLife Early Multiplier Plan Works

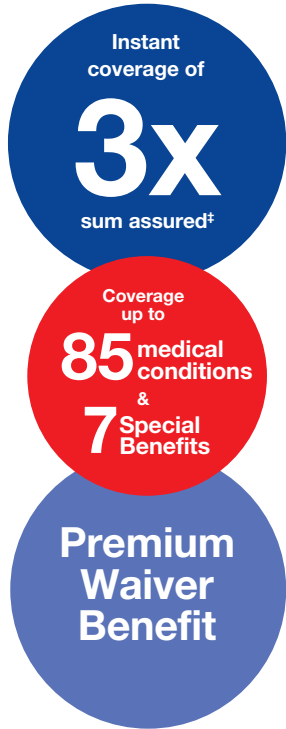
Mark (male, non-smoker), age 30, married with a child, buys FlexiLife Early Multiplier plan with sum assured of S\$100,000.



- Mark's coverage before age 65: S\$300,000
- Monthly premium: S\$395.75<sup>†</sup> for 20 years

<sup>†</sup> Premium rates are not guaranteed and may be adjusted based on future experience.

<sup>‡</sup> based on entry age 30.



Age	45	55	62
Medical Conditions	<b>1st Claim:</b> Early Stage Major Burns	<b>2nd Claim:</b> Intermediate Stage Major Cancer  <b>Special Benefit:</b> Cancer Recovery on Intermediate Stage Major Cancer	<b>3rd Claim:</b> Critical Stage Kidney Failure
Payout amount	<ul style="list-style-type: none"> <li>• Early Critical Illness payout<sup>2</sup> of S\$100,000</li> <li>• All future premiums payable for the remaining term of FlexiLife Early Multiplier plan will be waived</li> <li>• Mark's coverage continues for life, without need for premium payment</li> </ul>	<ul style="list-style-type: none"> <li>• Intermediate Critical Illness payout<sup>2</sup> of S\$100,000</li> <li>• Special Benefit of S\$10,000, paid over and above the sum assured</li> </ul>	<ul style="list-style-type: none"> <li>• Remaining sum assured of S\$100,000 plus bonuses (if any) will be paid out and the policy terminates</li> </ul>

Refer to the Product Summary for the calculations. Bonuses are not guaranteed and the actual benefits payable will vary according to the future experience of the participating fund.

<sup>1</sup> Presumptive Total and Permanent Disability (TPD) is applicable for whole of the policy term. Presumptive TPD refers to a state of incapacity which is total and permanent and takes the form of:

- a) total and irrecoverable loss of sight in both eyes; or
- b) total and irrecoverable loss of the use of two limbs at or above the wrist or ankle; or
- c) total and irrecoverable loss of the sight in one eye and total and irrecoverable loss of use of one limb at or above the wrist or ankle. For other forms of TPD which are not Presumptive TPD, the TPD must occur before the policy anniversary, on which the life assured is at age 65 next birthday. Such TPD refers to a disability suffered by the life assured which renders the life assured in a total and permanent state of incapacity to perform or follow sufficiently any work, occupation or profession to earn or obtain any wage, remuneration or profit at any time during and thereafter.

<sup>2</sup> Early stage Critical Illness claim is capped at S\$100,000. Intermediate stage Critical Illness claim is capped at S\$200,000. The total amount of benefits for early stage Critical Illness and intermediate stage Critical Illness to be paid by the Company is capped at S\$200,000.

<sup>3</sup> Please refer to Product Summary for the complete list of covered Critical Illnesses at the early, intermediate and critical stage covered in this plan.

<sup>4</sup> Please refer to Product Summary for the Special Benefits' payouts. A claim under these Special Benefits will neither activate the Premium Waiver Benefit nor reduce the policy's sum assured.

\* Inclusive of Terminal Illness.

**Start a conversation with your Great Eastern distribution representative today.**

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#### Notes and Disclaimer

All ages specified refer to age next birthday.

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.

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](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 12 October 2016.

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