ESSENTIAL PROTECTOR PLUS

Pursue an active lifestyle with comprehensive protection
We understand that today’s fast-paced world stops for no one. At Great Eastern, we’re determined to ensure that you can continue moving forward with full peace of mind.

To stay ahead in our busy lives, we first need to stay on track. With Essential Protector Plus, it’s possible to do just that.

As our society becomes an increasingly global one, the way we work and play has become increasingly borderless and complex. An unexpected accidental injury on business or vacation may lead to hefty medical bills that can threaten to set you back. That’s why we have designed Essential Protector Plus to be the ideal lifeline. It offers affordable premiums and comprehensive coverage to aid in getting you back into action in the best possible manner.

**Key Benefits**

**Comprehensive worldwide protection for you and your loved ones**
- Guaranteed acceptance^*
- Reimbursement for medical expenses including Traditional Chinese Medicine (TCM) and Chiropractor treatments
- 24/7 year-round coverage, anywhere in the world
- Additional 20% coverage for ladies
- Hospital income benefit for hospitalisation due to accidents, dengue haemorrhagic fever and food poisoning
- An ideal rider to complement your existing plan

**Guaranteed acceptance^**
You do not have to go through endless paperwork to enjoy the comprehensive coverage of Essential Protector Plus. As long as you are between 17 - 65# years old and free of mobility problems and physical disabilities, acceptance into this plan is guaranteed^.

**Reimbursement of medical expenses including Complementary Medicine Practitioner**
Proper medical care, combined with a rise in medical expenses is worrisome, more so for those having to work abroad. With Essential Protector Plus, you can be assured of medical expenses coverage for accidents no matter where you are in the world. Should you meet with an accident overseas and have to seek treatment in the country where the accident occurred, the limit for medical expense reimbursement will be doubled*.
You’ll also be covered for medical expenses incurred for treatments by Complementary Medicine Practitioners (registered TCM Practitioner or Chiropractor). This means you have the freedom to explore alternative treatments to assist in your recovery.

**24-hour worldwide protection that includes acts of terrorism**
Global unrest in recent years means that acts of terror can occur at any place, any time. With this plan, you are covered against claim events resulting from terrorism.
Additional 20% coverage for ladies
Ladies will receive an additional 20% coverage for death, permanent disablement and hospital income benefit.

Hospital income benefit for accidents, dengue haemorrhagic fever+ and food poisoning+
Essential Protector Plus provides hospital income benefit for hospitalisation arising from accidents, dengue haemorrhagic fever and food poisoning, which will come as a welcome relief as you recuperate.

An ideal rider to complement your existing plan
The benefits of this plan are also available as a rider to complement your existing or new regular premium whole life, endowment or investment-linked policy with Great Eastern.

Choice of different plan types to suit your needs
Have the flexibility to select from our different plan types to best match your coverage for you and your loved ones.

<table>
<thead>
<tr>
<th>Premium</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium frequency</td>
<td>First Year</td>
<td>Renewal‡</td>
<td>First Year</td>
</tr>
<tr>
<td>Monthly</td>
<td>S$19.56</td>
<td>S$18.59</td>
<td>S$28.84</td>
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<tr>
<td>Annual</td>
<td>S$227.91</td>
<td>S$216.51</td>
<td>S$335.98</td>
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<tr>
<td>Benefits payable upon an accident</td>
<td></td>
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<tr>
<td>Death (Sum Assured)</td>
<td>S$50,000</td>
<td>S$100,000</td>
<td>S$200,000</td>
</tr>
<tr>
<td>Major permanent disablement</td>
<td>S$50,000</td>
<td>S$100,000</td>
<td>S$200,000</td>
</tr>
<tr>
<td>Other permanent disablement</td>
<td>S$50,000</td>
<td>S$100,000</td>
<td>S$200,000</td>
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<tr>
<td>Medical Expense Reimbursement Including Complementary Medicine Practitioner treatments - up to S$500 for each &amp; every accident (maximum limit applicable per accident)</td>
<td>S$5,000</td>
<td>S$10,000</td>
<td>S$15,000</td>
</tr>
<tr>
<td>Fractures/Dislocations/Burns (maximum limit applicable per accident)</td>
<td>S$4,000</td>
<td>S$6,000</td>
<td>S$8,000</td>
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<tr>
<td>Hospital Income Benefit including hospitalisation due to illness (dengue haemorrhagic fever &amp; food poisoning - up to 180 days per illness/accident)</td>
<td>S$100/day</td>
<td>S$150/day</td>
<td>S$200/day</td>
</tr>
<tr>
<td>Mobility Aids Reimbursement</td>
<td>S$500</td>
<td>S$1,000</td>
<td>S$2,000</td>
</tr>
</tbody>
</table>

‡ Renewal premiums are inclusive of 5% discount.
* The limit for Complementary Medicine Practitioner treatments will not be doubled.

For high risk activities, the company will reduce all benefits payable by 50%. Please refer to the policy contract and the table of compensation for more details.

Premium rates include the prevailing rate of GST. The premium rates for this policy are not guaranteed and may be adjusted based on future experience.

Monthly premiums are generated by multiplying annual premiums with factor of 0.08583.
This brochure applies mainly to Singapore Citizen/PR. If you are not a Singapore Citizen/PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

This brochure 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.

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 benefit at the same cost.

This plan 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 or www.sdic.org.sg.)

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

Information correct as at 6 October 2017.