

PRIME REWARDS

Bringing you closer to your retirement dreams



We understand that your accomplishments to date are due to your hard work and planning. As you take steps to protect your wealth while envisioning the next chapter of your life — your retirement, you can rest assured that Great Eastern Life will be with you every step of the way.

Make your dream retirement lifestyle a reality

In these uncertain times, planning for financial security in your retirement years is not just sensible; it's the responsible thing to do. After all, your retirement isn't just a special time for you; it also affects the ones you care about most.

Prime Rewards is a single-premium savings plan designed to help you take charge of your financial well-being in your golden years. Whether you are already a retiree or you wish to get a head start on building your retirement funds, Prime Rewards can be personalised to your financial master plan. Plus, acceptance is guaranteed, with no medical underwriting required. The plan is available till age 70 years next birthday¹.

Benefits at a glance

- Enjoy three-fold benefits: Savings, Protection and Growth
- Guaranteed cashback of up to 10.5%² of single premium annually during the payout period
- Projected cash bonus of as high as 3.44%³ of single premium annually during the payout period
- Coverage against Death and Presumptive Total and Permanent Disability⁴
- Acceptance is guaranteed with choice of policy term and payment mode to suit your lifestage

Savings, protection and growth potential - all in one plan

Prime Rewards is an ideal savings plan that provides you with a guaranteed yearly income stream for 10, 15 or 17 years. You have a choice to accumulate your funds for 3 or 5 years and enjoy the full coverage during the policy term. The income stream can be used for your golden years or as a reward to indulge yourself and the ones you love. Alternatively, you can choose to reinvest your payouts at an attractive interest rate of 3%⁵ per annum.

Plus, the policy comes with Death and Presumptive Total and Permanent Disability⁴ cover till the end of your policy term. At the same time, you are protected against Total and Permanent Disability which renders you unemployable before the age of 65.

Choice of payment mode

For your convenience, Prime Rewards can be made in various payment options: Cash or Supplementary Retirement Scheme.

Illustration based on Prime Rewards (5+10)

15-Year Policy Term (5 Years of Accumulation Period plus 10 Years of Payout Period)

Single Premium	Annual Payout ⁶						Total Payout ⁷	
	Guaranteed Cashback ⁸	Projected Cash Bonus ⁸	Total ⁸	Guaranteed Cashback	Projected Cash Bonus	Total	Paid-out Option	Accumulation Option ⁹
\$10,000	10.50%	3.09% ¹⁰	13.59%	\$1,050	\$309	\$1,359	\$13,590	\$15,579
\$50,000	10.50%	3.44% ¹¹	13.94%	\$5,250	\$1,720	\$6,970	\$69,700	\$79,903

¹ Maximum entry age of 70 years next birthday is only available to Prime Rewards (5+10) only.

² Only applicable to Prime Rewards (5+10).

³ Only applicable to Prime Rewards (5+10) with Single Premium of \$50,000 or more.

⁴ Presumptive Total and Permanent Disability is a condition where the Life Assured suffers from such a state of incapacity which is total and permanent and which takes in 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 the use of one limb at or above the wrist or ankle.

⁵ The accumulation interest rate of 3% p.a. is not guaranteed and can be changed from time to time.

⁶ Annual payout is due one year after the accumulation period.

⁷ Total payout includes guaranteed cashback, projected bonuses and maturity benefit.

⁸ Expressed as a percentage of Single Premium.


⁹ Based on the prevailing accumulation rate of 3% p.a. This rate is not guaranteed and can be changed from time to time.

¹⁰ Rate applies to Single Premium less than \$50,000.

¹¹ Rate applies to Single Premium of \$50,000 and above.

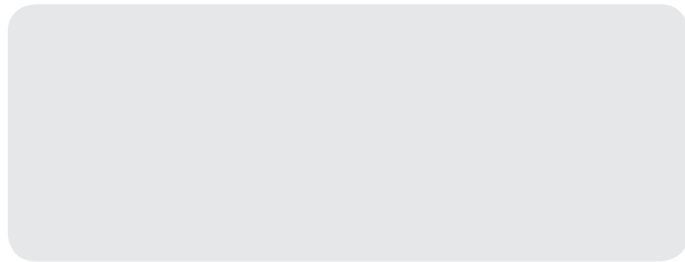
Note: As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund. Please refer to the product summary for full details.

Secure the retirement lifestyle you deserve. Speak with your Great Eastern Life Distribution Representative today.

 **Call** our Product Enquiry Line at +65 6248 2211

 **Click** on greateasternlife.com

 **Email** to wecare-sg@greateasternlife.com



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.

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 may be less than the total premiums paid.

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

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).

Information correct as on 8 October 2014.