

LIFESECURE

Protect your loved ones for life with regular payouts upon disability



GREAT is protecting your future with comprehensive disability coverage for life.

You want the best for your future. But no one knows when disability will happen and how it will affect your financial status and deplete your savings. Let LifeSecure help secure your financial future.

LifeSecure offers regular monthly benefit payouts for up to a lifetime, which can be used to supplement the cost of treatment and specialised home care when disability sets in. With the regular monthly benefit payouts, you or your loved ones can focus fully on recovery. This is our way of helping you LIVE GREAT.

Key Benefits

Affordable premiums

Whether you are taking up LifeSecure as a stand-alone plan, or as a rider attached to your existing Great Eastern whole life plans, our wide range of protection benefits starts from as little as S\$0.26* a day for a monthly benefit of S\$1,000.

This plan pays a lifetime monthly benefit of up to S\$5,000 per month for an adult or up to S\$3,000 per month for a child in an event of long-term disability.

Receive regular monthly benefits

In the event of disability, this plan provides regular monthly benefits to help cover the costs of special aids and equipment, any home modifications to aid in mobility, as well as long-term disabled care at home or in the hospital.

An ideal plan to complement your existing disability plans

LifeSecure complements your existing disability plans by providing monthly benefits as long as the disability is total and permanent, or a person is unable to perform at least two of these Activities of Daily Living (ADLs) even with the aid of special equipment: washing, dressing, feeding, toileting, mobility and transferring.

Waiver of future premiums

Premiums will be waived during the period when monthly benefits are payable. This will help ease your financial worries and allow you to focus on your recuperation.

Out-of-school disability benefit

LifeSecure provides out-of-school disability benefit for your child, age between 7 and 16 years old who needs to be confined at home or in a hospital due to a disability. You will receive an additional monthly benefit of S\$500[†] on top of the monthly benefit insured for your child. This will help sustain your child's specialised needs, such as the cost of treatment, the hiring of domestic help, and even home tuition fees.

Receive payback benefit upon a successful claim[‡]

Following a deferment[§] period, you will receive a lump sum payment of 3 times or 6 times of the monthly benefit insured.

Death benefit payout, equivalent to 3 times of the monthly benefit

For a stand-alone plan, lump sum death benefit of 3 times the monthly benefit will be payable if the life insured passes on during the coverage term.

Let us illustrate the premium amount you can set aside to complete your disability protection for a S\$1,000 monthly benefit if you were to take up a **LifeSecure** stand-alone plan.

Coverage term	Up to age 65		Up to age 80		Lifetime	
Premium payment term	Up to age 65		Up to age 80		Up to age 80	
Entry age (Age next birthday)	Annual premium					
	Male	Female	Male	Female	Male	Female
1	S\$152.00	S\$158.50	S\$178.00	S\$186.50	S\$223.50	S\$254.00
10	S\$152.00	S\$158.50	S\$198.00	S\$209.50	S\$263.50	S\$306.50
20	S\$154.50	S\$162.50	S\$236.00	S\$253.00	S\$334.50	S\$399.00
30	S\$186.00	S\$196.50	S\$297.50	S\$326.00	S\$449.00	S\$551.00

Let us illustrate the premium amount you can set aside to complete your disability protection for a S\$500 monthly benefit if you were to add a **LifeSecure** rider to your existing whole life plan.

Coverage term	Up to age 65		Up to age 80		Lifetime	
Premium payment term	Up to age 65		Up to age 80		Up to age 80	
Entry age (Age next birthday)	Annual premium					
	Male	Female	Male	Female	Male	Female
1	S\$46.25	S\$47.75	S\$56.25	S\$60.25	S\$71.25	S\$88.50
10	S\$46.25	S\$47.75	S\$62.50	S\$68.50	S\$93.25	S\$117.25
20	S\$47.25	S\$49.25	S\$79.00	S\$89.50	S\$130.75	S\$165.50
30	S\$62.25	S\$65.25	S\$111.50	S\$129.50	S\$189.00	S\$242.25

Premium rates are not guaranteed and may be adjusted based on future experience.

* Based on a male aged 20 years under a LifeSecure Rider plan with coverage and premium payment term up to age 65.

† The out-of-school benefit ends when the life assured attains age 16, and is subject to a minimum of 12 monthly installments.

‡ Terms and conditions apply.

§ Period of 90 days or 180 days starting from the claim date, during which no benefit is payable.

Start a conversation with your Great Eastern Financial Representative today.

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Notes and Disclaimers

All ages specified (save that mentioned in footnote†) refer to age next birthday.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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.

This product 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.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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.

Protected up to specified limits by SDIC.

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

Information correct as at 24 July 2019.