

## A guide to the standard procedures

### WHAT YOU NEED TO KNOW



**TODAY**

#### INSURANCE COVERAGE

Once you have submitted your application and premium payment, you will start to enjoy temporary accidental death coverage for up to 90 days.



**7 DAYS**

You will receive an update of your application status within 7 working days.



**14 DAYS**

Should you change your mind, you may cancel your policy by writing to us within 14 days upon receiving your policy document.



**REMARKS**

#### MEDICAL CHECK-UP (IF REQUIRED)

You will receive a letter, should a medical check-up be required.

Please make an appointment and complete your medical checkup within 14 working days from receipt of our letter.

Upon full acceptance of your application, your policy contract will be mailed to you within 7 working days.

#### INSURANCE PREMIUMS

Premiums vary depending on your:

- Health or medical conditions
- Lifestyle activities
- Age at entry
- Gender
- Policy terms (if applicable)

A letter will be sent to you should any adjustments be made to your premiums. Please mail us the signed letter and make payment for any additional required premiums.

For more information, please contact our friendly Customer Service Officers or choose to direct purchase from our website.

☎ 1800 248 2888

👉 [greateasternlife.com/directpurchase](http://greateasternlife.com/directpurchase)

✉ [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com)

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.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or 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 costs.

This brochure does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You should consider whether this product is suitable for you before making a commitment to purchase this product.

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)).

Information is correct as at 5 December 2018.

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

## BUY DIRECT

Enjoy affordable, fundamental cover through an alternative channel



## Great is an alternative way to purchase essential protection.

At Great Eastern, we believe that you deserve more options for protecting yourself and your loved ones. That is why we are introducing Direct Purchase Insurance Plans that are easy to understand and can be purchased directly from Great Eastern.

DIRECT - Great Term and DIRECT - Great Life are affordable protection plans that provide basic, yet essential coverage. Additionally, you can extend your coverage with our optional riders to protect yourself against 30 critical illnesses.

Now arranging for a protection plan is simpler than ever. It's just another way we can help you to LIVE GREAT.

### Key Benefits

- Various basic plans that are straightforward and easy to understand
- Affordable premiums for essential coverage
- Option to add critical illness rider for additional coverage
- Ease of purchasing a plan directly, assisted by our friendly Customer Service Officers

## Direct Purchase Insurance

### Simple, affordable protection.

#### Whole Life Plans

DIRECT - Great Life 70 and DIRECT - Great Life 85 are whole life plans that give you lifetime protection in the event of Death, Terminal Illness<sup>1</sup> or Total and Permanent Disability<sup>2</sup> (up to age 65 next birthday). The plans also accumulate cash value over time.

You can pay premiums up to age 70 or 85 next birthday and enjoy lifetime coverage.

#### Term Plans

Term plans are affordable insurance plans that provide essential protection for a fixed period of time, yet are easy on your pocket. These plans can be tailored over different stages of your life and provide protection in the event of Death, Terminal Illness<sup>1</sup> or Total and Permanent Disability<sup>2</sup> (up to age 65 next birthday).

DIRECT - Great Term is a level-premium term plan, which means that you pay the same premiums throughout the policy term. You can choose a policy term of 20 years, or up to age 65 next birthday.

DIRECT - Great 5yr Term is a five-year renewable term insurance plan. It is renewable for the same sum assured on the date of expiry – or any subsequent expiry dates – up to age 80 next birthday. The revised premium payable on renewal is not guaranteed, and will be based on the attained age of the life assured on the expiry date.

#### Critical Illness Benefit Riders

You can choose to enhance your basic coverage with riders for all-round protection. The Critical Illness Benefit rider<sup>3</sup> can be purchased and added to your whole life plan or term plan. It pays the death benefit in one lump sum should you be diagnosed with one of the 30 critical illnesses.

Four critical illness riders are available:  
DIRECT - Great Critical Care 70  
DIRECT - Great Critical Care 85  
DIRECT - Great Critical Care  
DIRECT - Great 5yr Critical Care

*Premiums vary according to age at entry, gender and lifestyle choices, such as smoking. The premium charged is not guaranteed and may be adjusted based on future experience.*

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#### <sup>1</sup> Terminal Illness

Terminal illness refers to a conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months of the diagnosis. The terminal illness must be diagnosed by a registered medical practitioner and must be supported by evidence acceptable to the Company.

Terminal illness in the presence of HIV infection is excluded.

#### <sup>2</sup> Total and Permanent Disability (TPD)

Total and Permanent Disability (TPD) means any of the two situations:

- a) The Life Assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and the disability must continue uninterrupted for at least 6 consecutive months from the time when disability started; and the disability must, in the view of a medical examiner appointed by the company, be deemed permanent with no possibility of improvement in the foreseeable future.

- b) The Life Assured, due to accident or sickness, suffers total and irrecoverable loss of use of:
  - (a) the entire sight in both eyes; or
  - (b) any two limbs at or above the wrist or ankle; or
  - (c) the entire sight in one eye and any one limb at or above the wrist or ankle.

Subject to a maximum TPD Benefit of \$5,000,000 on all policies and riders issued by the Company on the same Life Assured.

The TPD benefit is only applicable if TPD occurs before the policy anniversary on which the life assured is age 65 next birthday.

#### <sup>3</sup> Critical Illness (CI) Benefit rider

On diagnosis of one of the 30 critical illnesses (except for Angioplasty), the basic sum assured together with bonuses (if any) from the basic policy will be accelerated and paid in one lump sum. This rider will then be terminated. The amount of accelerated basic sum assured equals to the sum assured of this rider.

Subject to a maximum CI Benefit of \$3,000,000 on all policies and riders issued by the Company on the same Life Assured.

For Angioplasty & Other Invasive Treatment for Coronary Artery ("Angioplasty"), the basic sum assured equal to 10% of the rider sum assured (up to a maximum of \$25,000 per Life Assured) together with bonuses (if any) applicable to 10% of the rider sum assured, will be payable if the Life Assured undergoes a treatment. After a claim is paid, the balance of the rider sum assured and balance of the basic sum assured with reduced premiums will continue. No benefit for Angioplasty will be payable for subsequent treatments under this and any other policies and riders covering Angioplasty.

No benefit under this rider will be payable for Heart Attack, Major Cancers, Coronary Artery By-pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery if the diagnosis is made within 90 days from the date of issue of this rider, or from the date of any reinstatement, whichever is later.

Sum assured is capped at \$400,000 for all direct purchase insurance plans, with a limit of \$200,000 on direct purchase insurance whole life plans.