

# FLEXI TERM

An affordable and flexible way to stretch your protection



# Great is planning ahead for a brighter future

You may have started your first job recently or are planning to get married soon. Perhaps you just became a parent for the first time. Whichever stage of life you're in, the days ahead certainly seem full of exciting possibilities.

At Great Eastern, we understand you want to protect all that is precious to you. At the same time, you may have existing financial commitments and other expenses to take care of.

Flexi Term and Flexi Living Term offer affordable, essential protection you need – and the reassurance that your loved ones will be taken care of. For enhanced coverage, you can add supplementary riders to protect you and your loved ones against accidents, hospitalisation or disability.

Giving you greater peace of mind so you can focus on what's important to you – it's just another way we can help you to LIVE GREAT.

## Key Benefits

### Key coverage

Get the essential protection you need with coverage against Death, Total and Permanent Disability (TPD<sup>1</sup>) and Terminal Illness. Flexi Living Term gives you additional coverage against Critical Illness.

### TPD<sup>1</sup> coverage beyond age 65

Stay protected against TPD<sup>1</sup> throughout the policy term, even after you turn 65. With the TPD<sup>1</sup> benefit, Flexi Term and Flexi Living Term can extend your coverage beyond what is commonly offered, until age 85 or the end of the policy term, whichever is sooner.

### Choice of coverage terms

Choose your desired coverage term according to your lifestyle needs. Enjoy the flexibility to select any policy term starting from six years, or be covered up to age 85.

### Pay the same premium throughout the policy term

Enjoy level premiums<sup>2</sup> throughout the policy term, based on your age when you first sign up. This means you can continue to enjoy high protection coverage as you age, without any increase in premium.

### More choices with Flexi Term (5-Year R&C\*) or Flexi Living Term (5-Year R&C\*)

Enjoy greater affordability and flexibility with Flexi Term (5-Year R&C\*) or Flexi Living Term (5-Year R&C\*). These plans allow you to renew your plan every five years and the last renewal is before the policy anniversary on which the life assured is age 80 next birthday. You can enjoy affordable premiums from as low as S\$0.43<sup>†</sup> a day and the renewal is guaranteed, regardless of your health conditions.

During the policy term, you can also benefit from its convertibility option to change your term plan into a whole life, endowment or investment-linked plan, with no medical underwriting while maintaining your basic coverage.

## How it works: Meet Andy

Andy, a 30 year-old engineer, has recently become a father. He wants to ensure that his wife and newborn will be well taken care of, should the unforeseen happen.

## Premium Illustration

Profile: Age 30, Male, Non-smoker

Sum Assured: S\$500,000

Plan	Annual Premium <sup>2</sup> (S\$)		
	5-Years R&C*	20 Years	30 Years
Flexi Term	340	335	495
Flexi Living Term	710	870	1,435

Andy decides to buy Flexi Living Term with coverage of S\$500,000 for 30 years. By paying S\$1,435 annually, he is covered against Death, TPD<sup>1</sup>, Terminal Illness and Critical Illness. This helps provide financial support for his family.

<sup>1</sup> Coverage for Presumptive Total and Permanent Disability (TPD) is for the whole of the policy term, while coverage for other forms of TPD is up till the policy anniversary on which the life assured is age 65. 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 use of two limbs at or above the wrist or ankle; or
- (c) total and irrecoverable loss of sight in one eye, and total and irrecoverable loss of use of one limb at or above the wrist or ankle

Please refer to the product summary for details on other forms of TPD.

<sup>2</sup> Premium rates for Flexi Term are guaranteed. Premium rates for Flexi Living Term are not guaranteed and may be adjusted based on future experience.

\* Renewable & Convertible.

<sup>†</sup> Based on age 25 next birthday, male, non-smoker, sum assured of S\$200,000. Daily premium calculated is based on Flexi Term (5-Year R&C\*) annual premium divided by 365 days. Premium rates for Flexi Term (5-Year R&C\*) are guaranteed during policy term. For each renewal term, premium rates are not guaranteed and will be based on age next birthday of life assured at the point of each renewal.

**Start a conversation with your Great Eastern Financial Representative today.**

☎ +65 6248 2211

🖱 [greateasternlife.com](http://greateasternlife.com)

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

### Notes and Disclaimers

All ages specified 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.

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.

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 the Chinese versions of the brochure, the English version shall prevail.

Information is correct as at 28 November 2018.