

GREAT LIFE ADVANTAGE II

An affordable, flexible plan that provides comprehensive lifetime protection



#Lifeproof your future, while living your life right now

Starting your first job is incredibly exciting, and incredibly nerve-wracking. There's lots to do and you're constantly learning new things. The last thing anyone wants to worry about is how to protect what's important during this busy stage of life.

Specially designed for younger adults, GREAT Life Advantage II is a regular premium investment-linked plan that gives you life-long protection, no matter where you are in life. Not only that, we'll support your transition through each exciting new phase of your life – you have the flexibility to increase your coverage, or reduce it to zero¹ when your protection needs are no longer as important as they once were. This will maximise your investment returns in later years.

What's more, you'll have the option of adding supplemental coverage against 120 critical illness conditions across different stages, for complete peace of mind.

Best of all? There's no need to sacrifice your triple-shot latte. With affordable premiums from as low as S\$100 a month, life insurance is best considered when you're young and healthy.

Key Benefits



Affordable premiums from as low as S\$100 a month

With premiums from as low as S\$100 a month, protect yourself against Death², Total and Permanent Disability³ and Terminal Illness without compromising your current lifestyle or future plans.



Flexible coverage adjustable at life's milestones

You can increase your coverage with no medical assessment required whenever you reach any of the eight life's milestone events⁴, like the third policy anniversary, getting married or becoming a parent.



Comprehensive critical illness protection

Add supplemental benefits for comprehensive protection against 120 critical illness conditions across different stages and 31 other conditions covered as additional benefits, including juvenile and senior-related illnesses, and benign tumour benefit.

You can also add our GREAT MultiPay CriticalCare Advantage Rider and make multiple claims up to 300% of your coverage amount upon diagnosis of 120 Critical Illnesses (across different stages), including Subsequent Cancer, Subsequent Heart Attack and Subsequent Stroke.

Here's how GREAT Life Advantage II works



Jordan

Age 25, non-smoker, signs up for GREAT Life Advantage II with GREAT MultiPay CriticalCare Advantage Rider

Coverage

GREAT Life Advantage II:
S\$100,000

GREAT MultiPay CriticalCare Advantage Rider:
S\$100,000

Premium

S\$200 a month

Age

30



Gets married

Has the option to increase the basic sum assured to S\$150,000 without medical assessment⁴

43

Diagnosed with Early Stage Testicular Cancer

Receives a payout of **S\$100,000**



45

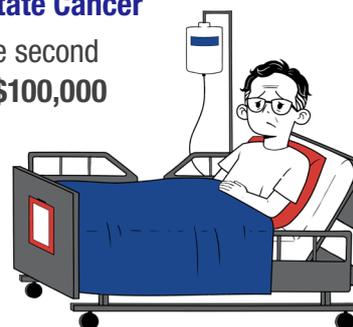


After 24 months, his coverage restores to 100%

58

Diagnosed with Critical Stage Prostate Cancer

Receives the second payout of **S\$100,000**



60

Passes away

His family receives a potential death payout of **S\$185,767***

* Potential payout is illustrated based on 50% GreatLink Global Equity Fund and 50% GreatLink Diversified Growth Portfolio, at an illustrated investment rate of return (IIRR) of 8% p.a. At 4% p.a. IIRR, the payout is illustrated to be S\$100,000. The two rates of return used (4% p.a. and 8% p.a.) are purely illustrative and do not represent upper and lower limits on the investment performance. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the surrender value may be less than the total premiums paid.

#Lifeproof your future, while living your life right now

Start a conversation with your Great Eastern Financial Representative today and find out how you can protect your life while living in the moment.

☎ **+65 6248 2211**

👉 **greateasternlife.com/greatlifeadvantage2**

✉ **wecare-sg@greateasternlife.com**

- ¹ Voluntary reduction of basic sum assured to zero while maintaining the same amount of basic regular premiums, is allowed when:
- the life assured has attained the age of 55 years; and
 - on the later of:
 - the 10th anniversary of the policy; or
 - at least 10 years from the last increase of the basic regular premium.
- ² The following will be payable in one lump sum, if the life assured dies, suffers from total and permanent disability (TPD) or is diagnosed with terminal illness while the policy is in force:
- basic sum assured plus total amount of single premium top-ups (if any) less total amount of withdrawals (if any); or
 - account value,
- whichever is higher, less any amounts owed to us.
- ³ Coverage for presumptive TPD is for the whole of the policy term, while coverage for other forms of TPD is till the policy anniversary on which the life assured will be age 65. Presumptive TPD refers to a state of incapacity which is total and permanent and takes the form of:
- total and irrecoverable loss of sight in both eyes;
 - total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
 - 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.
- ⁴ Subject to a maximum increase in the basic sum assured of S\$100,000 or 50% of the basic sum assured as at the date of commencement of the policy, whichever is lower, for each exercise of this option to adjust your coverage. Other terms and conditions apply. The annual premiums may be revised upon increasing the basic sum assured.

Notes and Disclaimers

All ages specified (save that mentioned in footnote 1a) refer to age next birthday.

Figures illustrated are rounded down to the nearest dollar.

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.

Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units in the Fund(s) and the income accruing to the units, if any, may fall or rise. Please refer to Fund Details and Product Highlights Sheet for the specific risks of the fund(s). Past performance is not necessarily indicative of future performance.

Protected up to specified limits by SDIC.

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

Information correct as at 21 September 2020.

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 **Great Eastern**
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