

GREAT LIFE ADVANTAGE

A flexible plan that empowers you at different life stages



Great is protection with extra flexibility and buildable coverage to meet your changing needs

Having a family brings unlimited joy, but with it comes the responsibility to ensure that your loved ones are always cared for no matter what uncertainties life may bring. While protecting them, you also want to ensure that you are growing your family's wealth for the financial security to turn their future dreams into a reality.

GREAT Life Advantage is a regular premium whole life investment-linked plan that provides protection against Death¹, Total and Permanent Disability² and Terminal Illness for you and your family. Highly flexible in meeting your changing needs, the plan allows you to increase your protection coverage with no medical underwriting at eight milestone events³ as you go through different life stages. In addition, you can be rewarded with extra premium allocation when you add three or more unit-deducting riders⁴.

Make **GREAT Life Advantage** your chosen plan today, and give the perfect gift of assurance for your loved ones to LIVE GREAT.

Key Benefits

Affordable premiums, adjustable coverage

Get protected from as low as S\$100 per month. Enjoy the flexibility to step up your coverage anytime. No medical assessment is required when you choose to increase your coverage at eight milestone events such as your third policy anniversary and birth of a child, to suit your changing financial needs in life³.

Similarly, you have the flexibility to top up your premium or reduce your coverage to zero⁵ when protection needs are no longer as important so as to maximise your investment returns in later years.

Free Child Cover Benefit

Whether you are planning to start a family or are parents to little ones, every child of the life assured receives Child Cover Benefit⁶ of S\$20,000, at no additional cost to you.

Your child or children can be protected against Death, Total and Permanent Disability and Terminal Illness.

Get up to 300% Critical Illness coverage

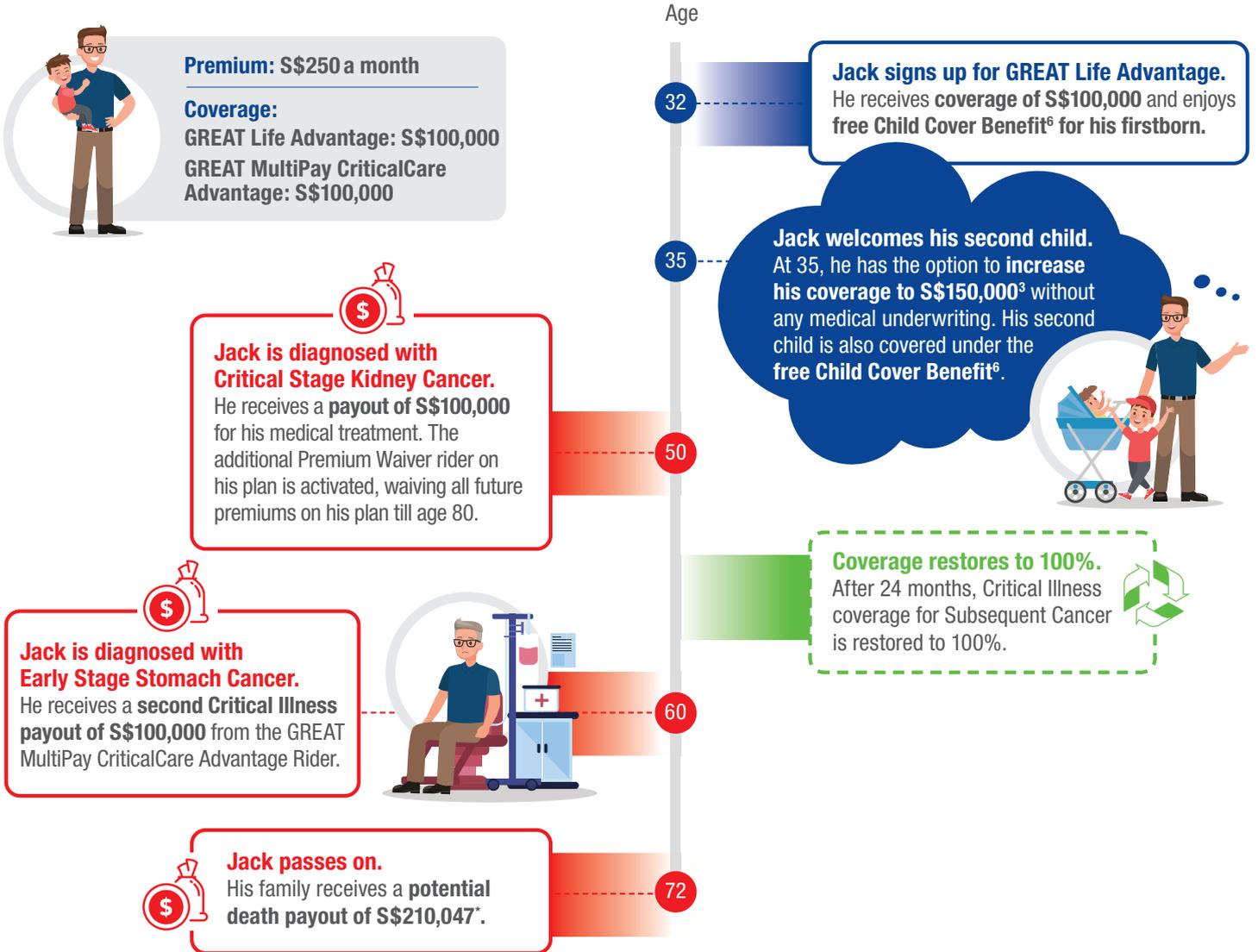
Be protected for various stages of Critical Illness when you add on optional Critical Illness riders. With **GREAT CriticalCare Advantage Rider**, you can enjoy coverage against 53 Critical Illnesses⁷.

You can also enjoy a more comprehensive industry-first coverage through **GREAT MultiPay CriticalCare Advantage Rider**. It offers you complete assurance against 120 medical conditions (Critical Illnesses across different stages), 21 Additional Benefit Conditions (including juvenile illnesses) and excision of benign tumour. It allows you to claim up to three times upon the diagnosis of various stages of 52 Critical Illnesses or for Subsequent Cancer, Subsequent Heart Attack or Subsequent Stroke.

How GREAT Life Advantage works

Jack

Aged 32, non-smoker, a father of one, buys the **GREAT Life Advantage (GLA)** plan to meet his protection needs. For greater peace of mind, he adds **GREAT MultiPay CriticalCare Advantage Rider** and **GREAT Premium Waiver Advantage Rider – MultiPay CriticalCare** to have his premiums waived upon any diagnosis of various stages of Critical Illness.



¹ The Death Benefit will be payable in one lump sum, if the life assured dies:

- a) Basic sum assured plus total amount of single premium top-ups (if any) less total amount of withdrawals (if any); or
- b) account value, whichever is higher.

² Coverage for Presumptive Total and Permanent Disability (TPD) is for the whole of the policy term, while coverage for other forms of TPD is till 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.

³ 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, whichever is lower. Other terms and conditions apply.

The annual premiums may be revised upon increasing the basic sum assured.

⁴ For unit-deducting riders, the cost of insurance is deducted from selling units from the policy. There is no additional premium payable aside from the basic regular premiums.

- ⁵ Voluntary reduction of basic sum assured to zero while keeping basic regular premium amount the same, 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.
- ⁶ Child Cover Benefit is payable when the child's age next birthday is 18 or below at the time of his death, his suffering from TPD or his diagnosis of terminal illness.
- ⁷ Critical Illness (CI) benefit is additional and does not accelerate the basic sum assured. Subject to a maximum CI benefit of S\$3,000,000 on all policies and riders issued by the Company on the same life assured.
- * The 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.

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 5a) refer to age next birthday (ANB).

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. 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.

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 Chinese versions, the English version shall prevail.

Information correct as at 25 August 2020 .