# GREAT TERM

Lifetime coverage made affordable



Great Eastern
A member of the OCBC Group

# Great is securing a foundation of protection for your future

When you are young and starting out in life, you are focused on establishing a stable financial foundation for your future. Knowing that everything you've set out to achieve is adequately protected will give you the confidence to take your plans to the next level.

GREAT Term is an affordable term insurance plan that provides high protection against death and terminal illness.

You have the flexibility to add optional supplementary riders against total and permanent disability and critical illness to further strengthen your coverage.

As your needs change in your life's journey such as additions to your new family or preparing for your child's higher education, you can also convert your term plan to a whole life, endowment, universal life or investment-linked plan. The choice is yours when the time is right.

GREAT Term provides the safety net you and your loved ones need to LIVE GREAT and for a brighter future.

# Key Benefits

### Essential protection made affordable

High level coverage does not have to be costly. Enjoy the protection you need against death and terminal illness at an affordable premium.

### Highly customisable coverage

Choose your desired coverage term, from a six year term, to up to age 100. For enhanced coverage, you can add optional riders to cover total and permanent disability and 53 critical illness conditions.

### Assurance to convert your policy

Secure your coverage while you are young and healthy with GREAT Term. As your needs change along your life stages, you may choose to convert it to a life policy offering cash value, regardless of your health status.

## How GREAT Term works

### Gary

Gary has recently got married. He wants to ensure his wife and future child are well taken of in the event of mishap.

Gary purchases **GREAT Term** and Total and Permanent Disability (TPD) Benefit rider with a sum assured of **S$500,000** and coverage term up to age 100.

For added assurance, Gary includes a Critical Illness (CI) rider with a rider term of 40 years at a sum assured of **S$300,000**. At just **S$7.73** a day*, he is well protected against Death, Terminal Illness (TI), TPD and CI.

**Age 35** (non-smoker)

At age 50, Gary is diagnosed with cancer. He receives a lump sum payout of **S$300,000** and the CI rider terminates.

**Age 50**

Gary continues to be protected under **GREAT Term** and TPD Benefit rider with revised sum assured of **S$200,000**.

At age 65, Gary suffers from TPD. He receives a lump sum payout of **S$200,000** and the policy terminates.

**Age 65**

### Gillian

Gillian has just started her career and wants to ensure she is adequately protected with her limited budget.

Gillian purchases **GREAT Term** with Total and Permanent Disability (TPD) Benefit rider. At **S$0.39** a day*, she is protected for a sum assured of **S$300,000** for 20 years, up to age 45.

**Age 25** (non-smoker)

Subsequently, Gillian gets married and has her first child. With more income and added commitments, she decides to convert her **GREAT Term** and TPD Benefit rider to a **Whole Life plan**† offering cash value, without going through further medical assessment. Her **GREAT Term** and TPD Benefit rider terminate.

**Age 30**

Gillian passes away at age 80. Her family receives a lump sum payout from her Whole Life plan.

**Age 80**

* The daily premium is calculated based on the total annual premium divided by the total number of days in a year. Premium rates for the Critical Illness rider is not guaranteed and may be adjusted based on future experience.

† The basic sum assured of the new plan upon conversion cannot be more than that of the original policy.

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

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**Notes and Disclaimers**

All ages specified refer to age next birthday.

Figures are subject to rounding in the illustration.

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 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 the Chinese versions, the English version shall prevaill.

Information correct as at 10 January 2020.

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