

SMART LIFE ADVANTAGE

Great is embracing the IFs in LIFE



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Smart Life Advantage is a whole-life investment-linked plan that provides comprehensive life coverage with extra flexibility – so you can meet the many ifs in life with confidence.

As your priorities and financial commitments change, such as if you get married or become a parent, you have the flexibility to adjust the protection you need.

You also have the freedom to tailor your protection by adding supplementary benefits (riders), or select customised product bundles.

In addition, this plan enables you to invest on a regular or ad hoc basis using a dedicated Accumulation Account. With a wide selection of professionally managed funds, you can potentially build your wealth and achieve your financial goals in a shorter time.

Giving you a smart advantage in life, with one plan for both your protection and wealth accumulation needs, is another way we help you LIVE GREAT.

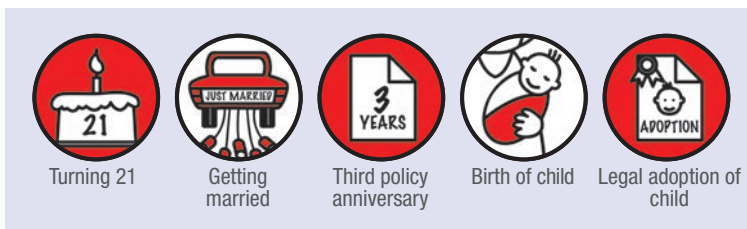
Key Benefits

A single policy for your protection and accumulation needs

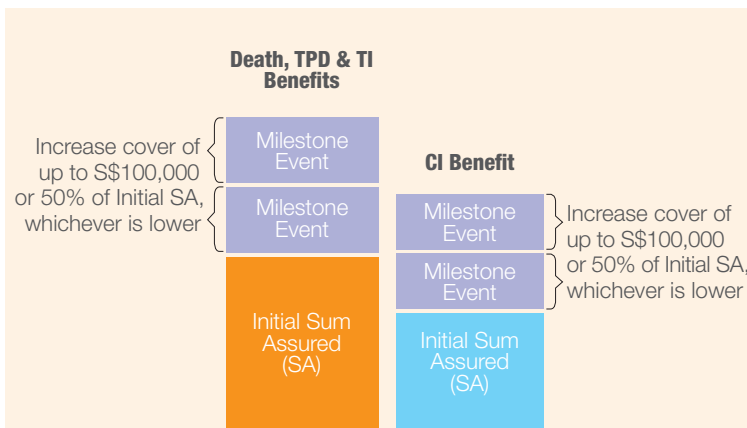
Smart Life Advantage provides greater control and transparency through two separate accounts, serving both your protection and wealth accumulation needs.

Peace of mind with Smart Life Guarantee

Smart Life Guarantee allows you to increase your cover¹ for (i) Death, Total and Permanent Disability (TPD) and Terminal Illness (TI) and/or (ii) Critical Illness² (CI) without medical underwriting at any of the following five key milestones before the policy anniversary on which the life assured is age 60 on his next birthday.



Increase your cover at each milestone event



Rebalance your cover as needs change

When you turn 55*, you may choose to reduce Death, TPD, and TI coverage to zero. This way, the value of your Protection Account can be optimised for other essential coverage such as CIs or Personal Accident.

Exclusive cover options for comprehensive protection

For an even greater advantage, add protection riders for CI across early, intermediate and critical stages, Personal Accident, and Disability Income. In addition, select from a variety of Premium Waiver Riders or Payer Benefit Riders so you do not have to worry about future premiums in the event of Death, TPD and TI, and/or various stages of CIs³.

¹ The maximum increase for each exercise of Smart Life Guarantee is S\$100,000 or 50% of the initial sum assured, whichever is lower. Smart Life Guarantee can be exercised twice during the policy term to increase cover for each of (i) Death, TPD and TI and/or (ii) CI, as desired.

² CI benefit is additional and is not paid out from 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.

³ Applicable to a maximum of two different early stage of CI with a premium waiver period of 5 years each and to one intermediate stage of CI with a premium waiver period of up to 10 years.

* Your policy must have been in force for 10 years, or 10 years have passed since your last increase of basic regular premium, whichever is later.

Start a conversation with your Great Eastern Financial Representative today.

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Notes and Disclaimers

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.

This plan is 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 or www.sdic.org.sg).

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

Information correct as at 7 December 2018.