

SUPREME MULTIPLIER SERIES

Immediate assurance with multiplied coverage



Great is having immediate assurance with multiplied coverage

Rising healthcare costs and a higher standard of living should not take a toll on anyone if the right decisions are made. Take control by planning early and be assured that you and your loved ones are always well taken care of.

Great Eastern's Supreme Multiplier Series comprises two whole of life plans, Supreme Multiplier and Supreme Early Multiplier. You can choose to multiply your coverage by 3 or 4 times of the basic sum assured till age 65 or 70. Depending on your budget, you can choose the premium payment terms of 10,15, 20 years or till age 65.

Supreme Multiplier provides financial protection against Death, Total and Permanent Disability, Accidental Total and Permanent Disability, Terminal Illness and Critical Illness.

Supreme Early Multiplier provides additional coverage for Critical Illness across different stages of severity, namely Early Stage, Intermediate Stage and Critical Stage Critical Illness. It also offers 7 Special Benefits and 10 Juvenile Benefits for enhanced protection. Supreme Early Multiplier's exclusive feature – Premium Waiver Benefit waives future premiums¹ upon the first Early Stage or Intermediate Stage Critical Illness claim, giving you continued protection for life.

Safeguard and multiply your protection for your future with the Supreme Multiplier Series so that you and your family can LIVE GREAT.

Key Benefits

Immediate coverage of 3 or 4 times of the basic sum assured

Supreme Multiplier Series gives you the choice to multiply your coverage by 3 or 4 times of the basic sum assured, regardless of your entry age. You can decide if the multiplied coverage should last till age 65 or 70, and premium payment over 10,15, 20 years or until age 65.

Comprehensive Critical Illness coverage with Premium Waiver Benefit, Special Benefits and Juvenile Benefits

Choose Supreme Early Multiplier for added protection against different severity of Critical Illness as it covers 31 Early Stage, 26 Intermediate Stage and 36 Critical Stage Critical Illnesses. Plus, additional payouts will be made for 7 Special Benefits and 10 Juvenile Benefits. Upon the first Early Stage or Intermediate Stage Critical Illness claim, all future premiums¹ payable will be waived on Supreme Early Multiplier.

Alternatively, if the focus is kept on Critical Stage Critical Illness coverage, Supreme Multiplier may be best suited for your needs.

With comprehensive Critical Illness coverage in place, you can take comfort in being financially well protected for a better recovery.

Additional protection for Accidental Total and Permanent Disability

In the event of Total and Permanent Disability due to an accident that occurred before the Multiplier Benefit Expiry Age, and depending on your chosen Multiplier Factor, you will receive Accidental Total and Permanent Disability Benefit equal to 3 or 4 times of the basic sum assured. This benefit payable is in addition to the Total and Permanent Disability Benefit. By giving a total payout of 6 or 8 times of the basic sum assured, you and your family will be assured of financial support when it is most needed.

How Supreme Multiplier and Supreme Early Multiplier work differently to suit your protection needs:

Supreme Multiplier Series	Supreme Multiplier	Supreme Early Multiplier
Choices		
Multiplier Factor	3 or 4 times	
Multiplier Benefit Expiry Age	Age 65 or 70	
Premium Payment Term	10,15, 20 years or pay till age 65	
Benefits		
Death	✓	
Total and Permanent Disability	✓	
• Presumptive Total and Permanent Disability	Whole of Policy Term	
• Other forms of Total and Permanent Disability	Till age 65	
Accidental Total and Permanent Disability	✓ Till Multiplier Benefit Expiry Age	
Terminal Illness	✓	
Critical Illness	✓	
• Early Stage	Not applicable	31
• Intermediate Stage	Not applicable	26
• Critical Stage	36	36
Special Benefits (Additional)	Not applicable	7
Juvenile Benefits (Additional)	Not applicable	10
Total number of medical conditions/ special benefits	36	110
Premium Waiver Benefit	Not applicable	All future premiums ¹ of Supreme Early Multiplier will be waived upon the first claim of Early Stage or Intermediate Stage Critical Illness

How Supreme Early Multiplier Works

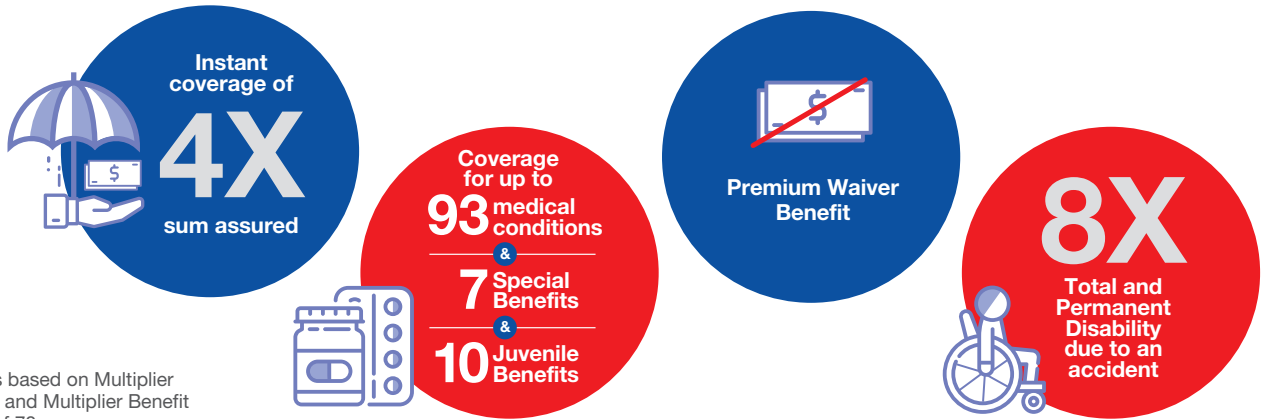


Illustration is based on Multiplier Factor of 4X and Multiplier Benefit Expiry Age of 70.



James (male, non-smoker), age 30, married with a child, buys Supreme Early Multiplier with the following benefits:

- **Basic sum assured: S\$100,000**
- **Multiplier Factor: 4X till age 70**
- **Multiplier Benefit before age 70: S\$400,000**
- **Monthly premium: S\$442.50 payable for 20 years**

Age	45		55
Event	1st Claim : Intermediate Stage Major Cancers – Stomach		2nd Claim : Critical Stage Kidney Failure
Benefits	Intermediate Stage Critical Illness payout ² of S\$350,000 Premium Waiver Benefit is activated upon the first Intermediate Stage Critical Illness claim	Special Benefit ⁴ of S\$10,000 paid over and above the basic sum assured	Critical Stage Critical Illness payout of S\$50,000 (being the remainder of the Multiplier Benefit)

¹ Waiver of future premiums applies to premiums of Supreme Early Multiplier and its compulsory rider, Early Protector Multiplier only.

² Intermediate Stage Critical Illness claim is capped at S\$350,000. You are advised to read the policy contract for the conditions relating to the limits of claims for critical illnesses.

³ For Cancer Recovery at Intermediate Stage, the Company will pay an additional 10% of the basic sum assured subject to a maximum payout of S\$10,000 under all policies and riders issued by the Company on the same Life Assured.

⁴ A claim for Special Benefits will not activate the Premium Waiver Benefit or reduce the basic sum assured.

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.

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 these insurance plans 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.

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 or www.sdic.org.sg).

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

Information correct as at 13 September 2018.