

# FAMILY3

A gift of love across generations



# Great is giving a meaningful gift across generations

Your family is the most important part of your life, and your greatest wish is to ensure that they are always well cared for.

Great Eastern's Family3 helps you do that by providing financial security for three generations with one simple plan. Family3 can start with yourself as the owner of the plan and your child as the life assured. When you purchase this plan to cover the life of your child, you receive annual cash benefits during your lifetime, potentially from the end of your second policy year onwards. You can then transfer the ownership of policy to your child, who continues to receive cash benefits and insurance coverage. This legacy can be then passed down to your future grandchild who will ultimately receive the death benefit as a lump sum payout.

Plan ahead for a lasting legacy across three generations to LIVE GREAT.

## Key Benefits

### Lifetime income for you and your future generations

With Family3, you will receive a guaranteed annual cashback amounting to 2% of the sum assured from the end of your premium payment term. You may also receive an illustrated annual cash bonus of between 0.8% and 2% of the sum assured on top of the annual cashback. The illustrated annual cash bonus is available from as early as the end of policy year two. These payouts will continue for the whole policy term as long as the life assured is alive<sup>1</sup>.

In addition, this plan offers you the choice of enjoying your annual payouts or accumulating them to earn higher returns at a prevailing interest rate<sup>2</sup> to grow your wealth.

### Be assured of lifetime protection

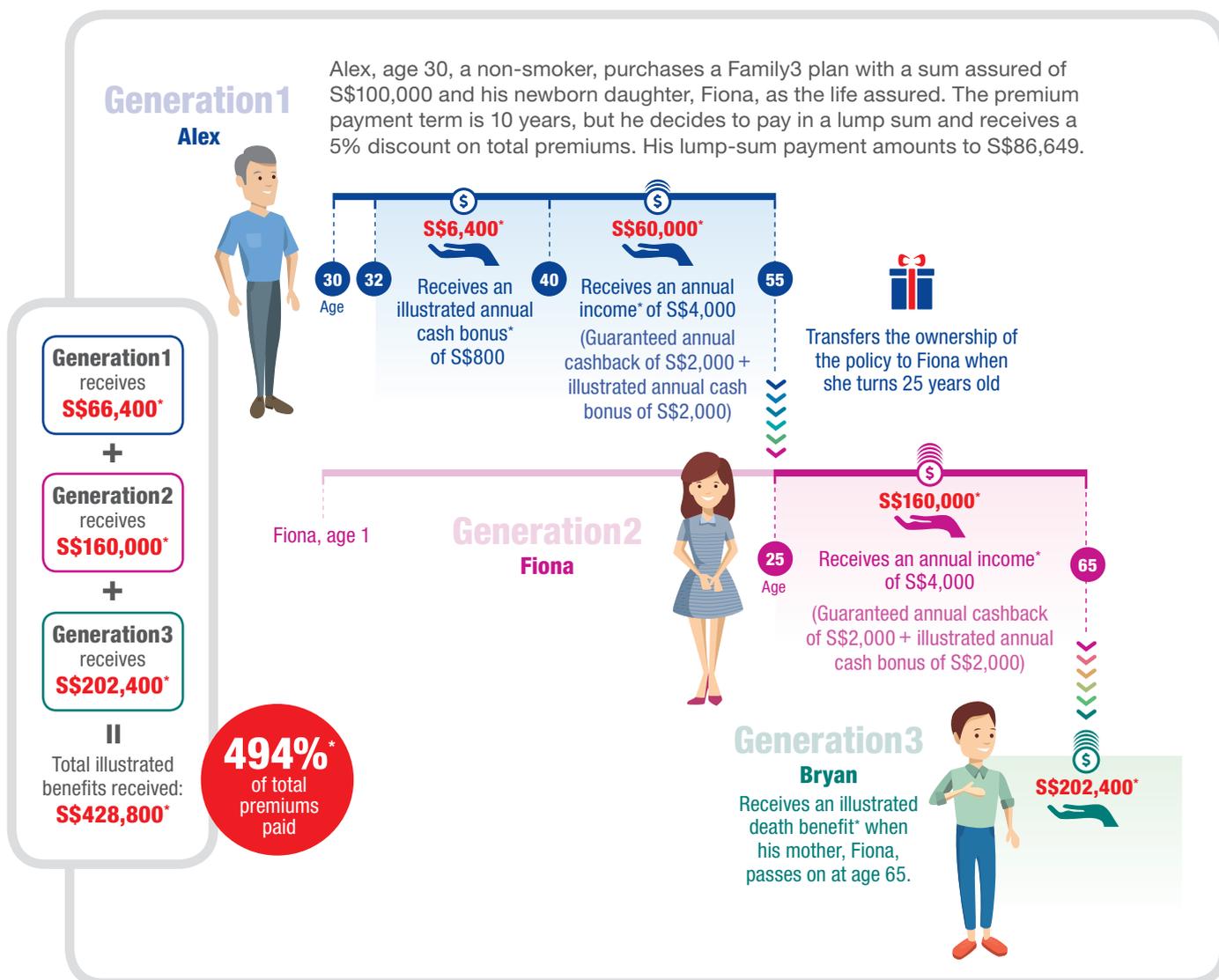
Stay protected for life against death, total and permanent disability<sup>3</sup>, and terminal illness. The lump sum payout gives your family additional financial support to maintain their living standards and cover any unexpected expenses.

For added coverage, you may attach a payer benefit rider so that, in the event of death or total permanent disability during the premium payment term, the remaining premiums on the policy will be waived — protecting the legacy you wish to pass on to your loved ones, even when the unexpected happens.

### Flexible premium payment terms

Keep your financial commitment short and manageable with a choice of premium payment terms of 10 years or 15 years. Alternatively, you can opt for a lump sum pre-payment for the 10-year premium payment term and enjoy a 5% discount on your total premiums.

## Generations of gifts with Family3



<sup>1</sup> Guaranteed annual cashback is payable from the end of the premium payment term; and cash bonus is payable from the end of the second policy year.

<sup>2</sup> Current prevailing interest rate is at 3% p.a.. This rate is not guaranteed and is subject to change without prior notice.

<sup>3</sup> Coverage for Presumptive Total and Permanent Disability (TPD) is for the whole of the policy term, while coverage for other forms of TPD is up till the policy anniversary on which the life assured is age 65. Presumptive TPD refers to a state of incapacity which is total and permanent and takes the form of:  
i) total and irrecoverable loss of sight in both eyes; or ii) total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or iii) 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.

\* The figure comprises of guaranteed and/ or non-guaranteed benefits. The non-guaranteed benefit is illustrated based on assumption that the illustrated investment rate of return of the participating fund is at 4.75% p.a..

At 3.25% p.a. illustrated investment rate of return:

From age 32 to age 40, Alex receives an illustrated annual cash bonus of S\$380 per year, or S\$3,040 in total. From age 40 to age 55, Alex receives an annual income of S\$2,940 per year, (guaranteed annual cashback of S\$2,000 + illustrated annual cash bonus of S\$940), or S\$44,100 in total.

From age 25 to age 65, Fiona receives an annual income of S\$2,940 per year (guaranteed annual cashback of S\$2,000 + illustrated annual cash bonus of S\$940), or S\$117,600 in total.

Upon Fiona's death at age 65, Bryan receives an illustrated death benefit of S\$148,640.

In summary, Generation1 receives S\$47,140. Generation2 receives S\$117,600 in total. Generation3 receives S\$148,640 in total. This is 361% of total premiums paid.

As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund.

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

 **+65 6248 2211**

 **greateasternlife.com**

 **wecare-sg@greateasternlife.com**

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#### **Notes and Disclaimers**

All ages specified 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.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information correct as at 3 December 2018.