

5. This promotion will be on a “per plan” basis and subject to the minimum qualifying annualised premium per qualifying plan and/or its riders. Each policyholder can receive up to a maximum reward value of S\$4,000. Multiple rewards can be issued to any particular policyholder upon multiple policy purchases, subject to these terms and conditions.
6. For selected regular premium plans with less than ten (10) years premium payment term, a pro-rated adjustment will be made according to the duration of the premium payment term to determine the qualifying annualised premium.
7. In the event that any duplicate Reward is made, GELS reserves the right to recover the full value of the Reward from the policyholder.
8. The Reward(s) will be issued to each policyholder within three (3) months from the Qualifying Plan’s issue month (as the case may be). Policyholders will be notified in writing through the designated mailing address when the Reward(s) has been issued.
9. The Reward(s) will be given through the UPGREAT mobile application only. Eligible policyholders are required to download the UPGREAT mobile application and sign up for a registered policyholder account to receive the Reward(s).
10. The Reward(s) will be based on the applicable percentage of the Qualifying Annualised Premium for a Qualifying Plan(s), rounded down to the nearest multiple of S\$10.00 to administer the retail vouchers offered through the UPGREAT mobile application.
11. If the policyholder:
 - a) replaces or amends any of the Qualifying Plan(s) and/or its attaching rider(s);
 - b) reduces the premium of any of the Qualifying Plan(s) and/or its attaching rider(s); or
 - c) exercises premium holiday for any of the Qualifying Plan(s) and/or its attaching rider(s),
 within twelve (12) months from the date of issue of the Qualifying Plan(s) and/or its attaching rider(s), the policyholder shall return the value of the issued Rewards to GELS.
12. This Promotion is not valid with other offers or promotions (including any premium voucher) held by GELS unless otherwise stated.
13. GELS will not replace any expired Reward(s) not redeemed by the qualifying policyholder on UPGREAT mobile application. No replacement or further claims will be made for any expired Reward(s).
14. GELS shall be entitled at its sole and absolute discretion to replace or substitute any Reward(s) with another gift of equal or similar value selected by GELS.
15. The use of the Reward(s) in the form of retail vouchers is subject to the terms and conditions of the merchants providing the relevant products and/or services, where applicable.
16. GELS reserves the right to vary the terms and conditions or withdraw the Promotion at any time without prior notice. The decision of GELS on all matters relating to the Promotion shall be final and binding on all customers.
17. By participating in the Promotion, you agree and consent to GELS and its related corporations (collectively, the “Companies”), as well as their respective representatives, agents, authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, “Great Eastern Persons”), collecting, using and/or disclosing your personal data, for purposes reasonably required by the Companies to administer the Promotion and such other purposes as described in GELS’s Privacy Statement which is accessible from GELS’s website, which you confirm you have read and understood.
 In addition, by participating in the Promotion, you consent to Great Eastern Persons collecting, using and disclosing your personal data in their records for the purposes of providing you with updates and rewards about their products and services via:
 - Voice calls, text and fax messages (regardless of my registration(s) with the Do Not Call Registry);
 - postal mail and email
18. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.

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 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).

Information correct as at 20 July 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The Great Eastern Life Assurance Company Limited (Reg. No. 1908 00011G)
 1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659

GREAT IS CELEBRATING LIFE’S JOURNEY WITH GREATER PROTECTION



Great is celebrating life's journey with greater protection.

Life is full of challenges and surprises. Always be ready for life challenges with adequate protection for you and your loved ones.

Increase your protection today and have greater assurance of a secure future. Take action now and enjoy attractive rewards when you protect and save with our eligible insurance plans.

Celebrate GREAT with up to 15% attractive rewards!

From 10 July to 30 September 2018, receive rewards up to 15% of the qualifying annualised premium on UPGREAT mobile application when you sign up for selected new Life and Accident & Health regular premium plans or GREAT Wealth Multiplier.

Celebrate GREAT with UPGREAT Consumer Promotion

Plan Category	Qualifying Plans	Qualifying Annualised Premium per plan	Rewards (% of Qualifying Annualised Premium per plan)
Wealth Accumulation Plan NEW	GREAT Wealth Multiplier and its cash paying riders	S\$2,400 and above	7.5%
Protection Plans	All new Life and Accident & Health regular premium plans and their cash paying riders	S\$2,400 - S\$4,799	10%
		S\$4,800 and above	15%

Bonus Reward For new Accident & Health plans/riders per plan	
Minimum Qualifying Annualised Premium of S\$600 and above	S\$60 Rewards

Receive your rewards on our UPGREAT mobile application



Download the UPGREAT app today!

Start a conversation with your Great Eastern distribution representative today.

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"Celebrate GREAT with UPGREAT" Consumer Promotion 2018 ("Promotion")

- This Promotion is open to policyholders who have purchased the Qualifying Plans (as described in clause 2 below) from The Great Eastern Life Assurance Company Limited ("GELS") between 10 July 2018 to 30 September 2018 (both dates inclusive) and issued by 31 October 2018 ("Promotion Period").
- The Qualifying Plans and the Rewards for this Promotion are shown in the table below:

Plan Category	Qualifying Plans	Qualifying Annualised Premium per plan	Rewards (% of Qualifying Annualised Premium ¹ per plan)
Wealth Accumulation Plan NEW	GREAT Wealth Multiplier and its cash paying riders	S\$2,400 and above	7.5%
Protection Plans	All new Life and Accident & Health regular premium plans and their cash paying riders	S\$2,400 - S\$4,799	10%
		S\$4,800 and above	15%

Note: ¹ The Total Qualifying Annualised Premiums per plan refer to the total premiums payable per year including the premiums payable for any cash paying riders, excluding premium discount and/or lien on the Qualifying Plans.

Bonus Reward: for Accident & Health plans and/or riders

For new Accident & Health plans/riders	
Minimum Qualifying Annualised Premium of S\$600 and above	S\$60 Rewards*

* Applicable only to policyholders who purchase either an eligible plan or rider with a minimum Qualifying Annualised Premium of S\$600 and above.

- Referring to Clause 2 above, the Rewards are provided in the form of retail vouchers and given only once per Qualifying Plan. The percentage of the Reward(s) is computed based on the Qualifying Annualised Premium[^] amount paid by the policyholder for the applicable Qualifying Plan and received by GELS per table below:

Payment Frequency	Qualifying Annualised Premium Payable
Monthly	First two months premium amount
Quarterly	First three months premium amount
Half Yearly	First six months premium amount
Yearly	First year premium amount

[^] Changing of payment frequency and/or mode of payment within three (3) months from the issued month of the Qualifying plan(s) and/or rider(s) may result in discrepancies in the Rewards

- The following plans are **excluded** from this Promotion:
 - Supreme Health series
 - Dependants' Protection Scheme
 - ElderShield Basic / Value Plus / Comprehensive
 - Family3, Prime Life Rewards 5
 - All regular premium Endowment plans
 - All single premium plans and regular premium top-ups