



# GREAT Prime Rewards 3

Live out your retirement dream with  
a guaranteed income stream

# Steady income stream for a secure retirement

Your financial needs will evolve as you journey towards retirement. You need an income payout plan to grow the funds you have amassed and support your retirement lifestyle the way you want.

**GREAT Prime Rewards 3** is a single premium participating endowment plan that gives you a steady stream of annual cash payouts for a secure financial future. Not only is your capital 100% guaranteed<sup>1</sup> from the end of the 5th policy year, you will also be covered against Death, Total and Permanent Disability<sup>2</sup> and Terminal Illness.

You can easily increase your wealth for a sustained income stream with a minimum single premium of S\$10,000, using cash or SRS funds. Get a head start on planning for your retirement, with hassle-free online application and no medical assessment needed.



## Why should you consider this plan



### Receive regular income stream to suit your retirement needs

Have the flexibility to choose the duration of your annual payouts for a period of 10, 15, 17 or 20 years and receive total payouts of up to 1.47X\* of the single premium.



### Boost your annual payouts by up to 1.82X<sup>†</sup>

Make your choice to accumulate the annual payouts at an attractive interest rate<sup>3</sup> and receive up to 1.82X<sup>†</sup> of the single premium to boost your retirement fund. You'll have the option to withdraw your annual payouts anytime.



### Your capital is guaranteed<sup>1</sup>

Expect 100% capital guarantee<sup>1</sup> from the end of the 5th policy year.



### Maximise retirement planning with SRS

Enjoy potential tax savings on your SRS contributions, while optimising your wealth. What's more, you will receive insurance coverage for extra peace of mind.

Start a conversation with your Great Eastern Financial Representative today and find out more.

# Here's how GREAT Prime Rewards 3 provides a guaranteed income stream



## Leo

a 40-year-old IT specialist, aspires to retire in his 60s to fulfill his dream of opening a café. He signs up for **GREAT Prime Rewards 3 (5+15)** with a single premium of S\$100,000. The plan allows him to accumulate the funds over 5 years and receive payouts for the subsequent 15 years. Moreover, he has the option to accumulate the payouts for additional interest<sup>§</sup>.

Age

45

End of accumulation period

46

Scenario 1

Scenario 2



### Payout option

Leo chooses to **receive the annual cash payout**. He receives a cash payout of **S\$9,800<sup>‡</sup>** every year for 15 years, starting from the end of year 6. (S\$7,000 guaranteed + S\$2,800 non-guaranteed)



### Accumulation option

Leo chooses to **accumulate the annual cash payout** to earn additional interest<sup>§</sup>.

60

At the end of the policy term, Leo receives:

Total guaranteed payouts:		Total non-guaranteed payouts:
<b>S\$105,000</b>	<b>+</b>	<b>S\$42,000</b>

Total illustrated benefits:

**S\$147,000<sup>‡</sup>**

**1.47X**

Single premium paid

60

At the end of the policy term, Leo receives:

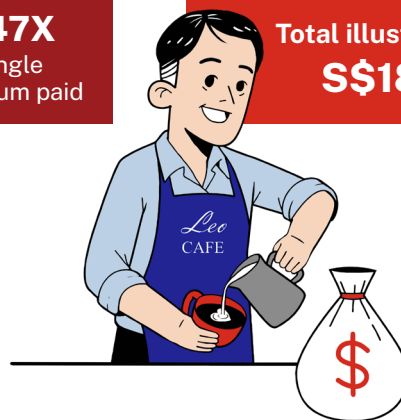
Total guaranteed payouts:		Total non-guaranteed payouts:		Additional non-guaranteed interest:
<b>S\$105,000</b>	<b>+</b>	<b>S\$42,000</b>	<b>+</b>	<b>S\$35,269</b>

Total illustrated benefits:

**S\$182,269<sup>§</sup>**

**1.82X**

Single premium paid



All figures in the above illustration are based on an IIRR of the participating fund at 4.25% p.a. and are subject to rounding.

<sup>‡</sup> Based on an IIRR of 3.00% p.a., the total cash payout is S\$8,500 every year of which S\$1,500 is non-guaranteed. The total payouts that Leo receives over the course of the policy is S\$127,500, which is 1.27X of the single premium paid. The total of the non-guaranteed payouts is S\$22,500.

<sup>§</sup> Based on an IIRR of 3.00% p.a., the total payout that Leo receives when the policy matures is S\$141,797, which is 1.41X of the single premium paid. The non-guaranteed payout is S\$22,500 and the additional non-guaranteed interest is S\$14,297.

The actual benefits payable may vary according to the future experience of the participating fund.

<sup>1</sup> Capital guarantee is on the condition that no policy alterations are made.

<sup>2</sup> For Total and Permanent Disability (TPD) that takes the form of total and irrecoverable loss of the: (a) sight in both eyes; (b) use of two limbs at or above the wrist or ankle; or (c) sight in one eye and the use of one limb at or above the wrist or ankle, the life assured will be covered for the whole of the policy term. For other forms of TPD, it must occur before the policy anniversary on which the life assured is age 65 next birthday. You are advised to refer to the product summary for more details.

<sup>3</sup> The prevailing accumulation interest rate is 3.00% p.a. based on an Illustrated Investment Rate of Return (IIRR) of 4.25% p.a. and 1.50% p.a. based on an IIRR of 3.00% p.a.. This rate is not guaranteed and can be changed from time to time.

\* Based on an IIRR of 4.25% p.a. and only applicable to GREAT Prime Rewards 3 (5+15) with single premium of S\$100,000 or more, under the payout option. Based on an IIRR of 3.00% p.a., the total payouts when the policy matures is up to 1.27X of the single premium paid, under the payout option. The actual benefits payable may vary according to the future performance of the participating fund.

† Based on an IIRR of 4.25% p.a. and only applicable to GREAT Prime Rewards 3 (5+15) with single premium of S\$100,000 or more, under the accumulation option. Based on an IIRR of 3.00% p.a., the total payout when the policy matures is up to 1.41X of the single premium paid, under the accumulation option. The actual benefits payable may vary according to the future performance of the participating fund.

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## Notes and Disclaimers

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

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.

You may wish to seek advice from a financial adviser before making a commitment to purchase this product. If you choose not to seek advice from a financial adviser, you should consider whether this product is suitable for you.

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

Protected up to specified limits by SDIC.

Information correct as at 22 September 2023.

# Reach for Great

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