



# GREAT Wealth Multiplier 3

Build your financial future with multiplied returns

# Build your wealth for a better future as your potential returns multiply through the years

The freedom to pursue your life's goals is priceless. Get **GREAT Wealth Multiplier 3**, a participating endowment plan that multiplies your savings by up to 8X or more<sup>1</sup> of the total premiums paid, assisting you in building a solid wealth foundation.

Whether you're planning for retirement or securing your child's future successes, enjoy the flexibility of using your multiplied savings as you wish. Choose from regular premium payment options of 5, 10 or 15 years, or opt for the single premium payment option in cash or using Supplementary Retirement Scheme (SRS) funds.

Furthermore, rest assured that you're protected against Death<sup>2</sup>, Total and Permanent Disability<sup>3</sup> and Terminal Illness — with no medical underwriting needed.



## Why GREAT Wealth Multiplier 3



### Receive multiplied returns of up to 8X or more<sup>1</sup> of the total premiums paid

Multiply your returns steadily to achieve your wealth goals and meet your lifestyle needs. Plus, have the assurance of 100% capital guarantee<sup>4</sup> as early as the end of the 10th policy year.



### Build your legacy to support future generations

Choose to appoint your spouse or child as a secondary life assured, ensuring that the policy value continues to grow even after your passing, providing ongoing support for their future.



### Enjoy the financial flexibility to fund life's milestones

Have the freedom to decide when and how you want to utilise your cash value for life's milestones, or even pass on the financial choice to your spouse or child.



### Get more out of your retirement planning with the SRS

Enjoy potential tax savings on your SRS contributions as you optimise your wealth with us. What's more, receive added insurance coverage for greater peace of mind.

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

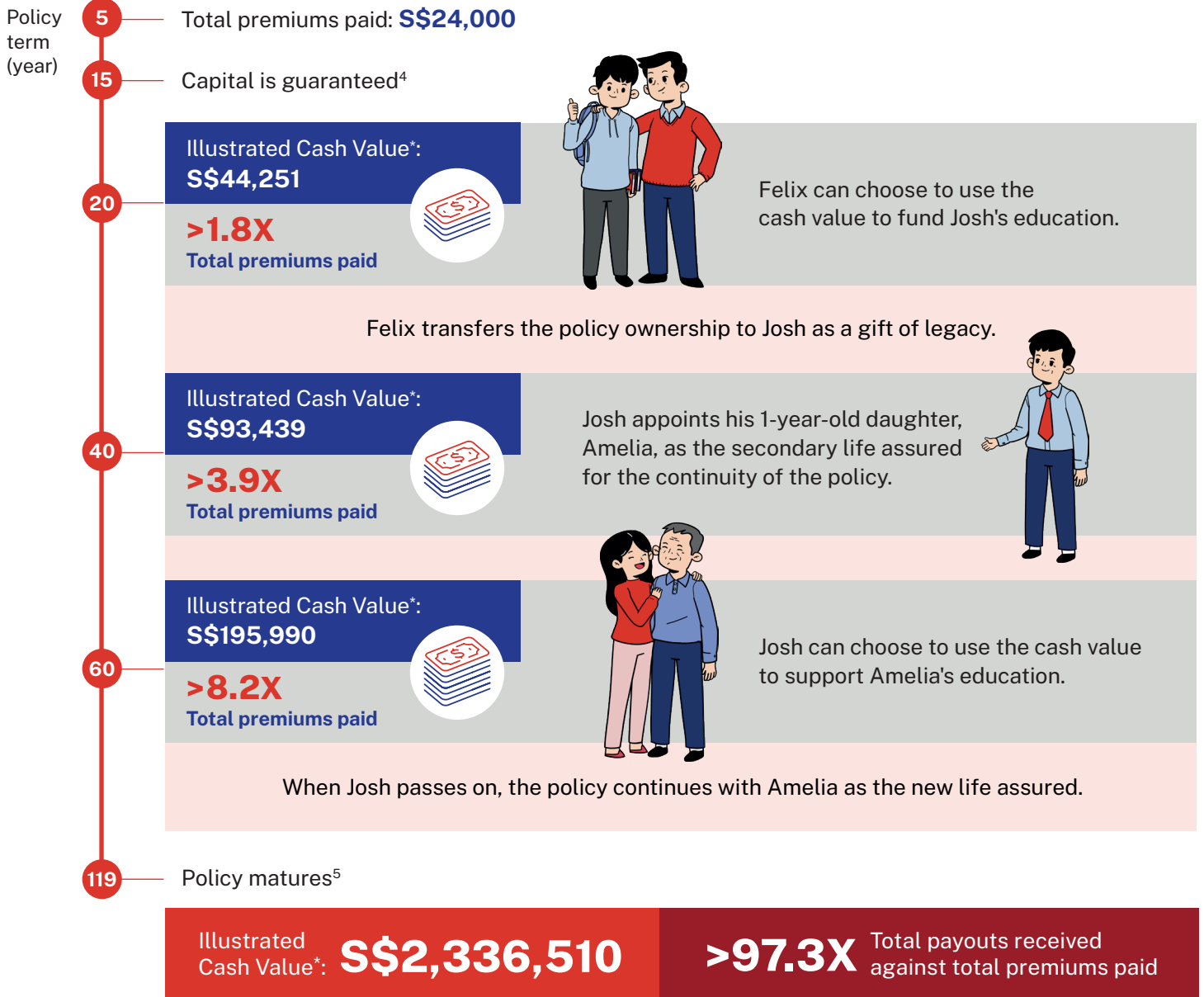
# Here's how GREAT Wealth Multiplier 3 can multiply potential returns on your premiums paid for your next generation



## Felix

30-year-old, purchases a **GREAT Wealth Multiplier 3** plan after the birth of his newborn son, Josh, with the goal of building a savings fund for Josh's future. As the policy owner, Felix enjoys the flexibility to decide when and how to utilise the cash value of the policy. Moreover, he has the option to transfer the policy to Josh in the later years, allowing the cash value to continue growing throughout Josh's lifetime.

Annual premium	Premium term	Total premiums paid
S\$4,800	5 years	S\$24,000



\*The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on an Illustrated Investment Rate of Return (IIRR) of the participating fund at 4.25% p.a.. Based on an IIRR of 3% p.a., the illustrated cash values at the end of year 20, 40, 60 and 119 are S\$34,433 (>1.4X of total premiums paid), S\$58,213 (>2.4X of total premiums paid), S\$106,423 (>4.4X of total premiums paid) and S\$716,746 (>29.9X of total premiums paid) respectively. The actual benefits payable may vary according to the future performance of the participating fund.

# Here's how GREAT Wealth Multiplier 3 can potentially multiply and boost your retirement funds



## Maggie

40-year-old, makes an annual contribution of S\$15,000<sup>†</sup> to her SRS account for potential tax savings. To boost her retirement funds, she plans to purchase a new **GREAT Wealth Multiplier 3** single premium policy each year for the next 10 years, using her SRS funds.

**Single premium**  
S\$15,000

**Total premiums paid for the next 10 years**  
S\$150,000

Age		Single premium paid using SRS funds	Guaranteed Cash Value when Maggie turns 65	Illustrated Cash Value when Maggie turns 65 <sup>#</sup>
40	Policy 1	S\$15,000	S\$18,300	S\$36,909
41	Policy 2	S\$15,000	S\$17,850	S\$35,588
42	Policy 3	S\$15,000	S\$17,550	S\$34,264
43	Policy 4	S\$15,000	S\$17,100	S\$32,957
44	Policy 5	S\$15,000	S\$16,800	S\$31,679
45	Policy 6	S\$15,000	S\$16,500	S\$30,556
46	Policy 7	S\$15,000	S\$16,350	S\$28,323
47	Policy 8	S\$15,000	S\$16,200	S\$26,187
48	Policy 9	S\$15,000	S\$16,050	S\$24,267
49	Policy 10	S\$15,000	S\$15,900	S\$22,499

65 — Maggie retires and receives:

Total Guaranteed Cash Value: <b>S\$168,600</b>	+	Total Non-guaranteed Cash Value: <b>S\$134,629</b>
Total Illustrated Cash Value <sup>#</sup> : <b>S\$303,229</b>		<b>2.02X</b> Total premiums paid



<sup>†</sup> For Singapore Citizens and Singapore Permanent Residents, the yearly maximum SRS contribution is S\$15,300. For foreigners, the yearly maximum SRS contribution is S\$35,700. Please refer to the Inland Revenue Authority of Singapore's (IRAS) website for more details.

<sup>#</sup> The figure comprises guaranteed and non-guaranteed benefits. The non-guaranteed benefits are illustrated based on an IIRR of the participating fund at 4.25% p.a.. Based on an IIRR of 3.00% p.a., the illustrated cash values when Maggie turns 65 are S\$26,007, S\$25,193, S\$24,472, S\$23,671, S\$22,969, S\$22,331, S\$21,351, S\$20,418, S\$19,569, and S\$18,773. The total illustrated cash value is S\$224,754 (1.49X of total premiums paid). The actual benefits payable may vary according to the future performance of the participating fund.

- <sup>1</sup> Based on the illustrated cash value at the end of policy year 60, premium payment term of 5 years and an IIRR of the participating fund at 4.25% p.a.. Based on an IIRR of 3.00% p.a., the multiplied returns are up to 4.4X or more. Potential returns are not guaranteed and are dependent on the premium payment term and policy year when the plan terminates. The actual benefits payable may vary according to the future performance of the participating fund.
- <sup>2</sup> For single premium policy, the company will pay the higher of the following plus bonuses (if any) in one lump sum, less any debt: (a) 105% of the standard single premium; or (b) the guaranteed surrender value.  
For regular premium policy, the company will pay the higher of the following plus bonuses (if any) in one lump sum, less any debt: (a) 105% of the total standard annual premium; or (b) the guaranteed surrender value.
- <sup>3</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>4</sup> Capital guarantee is on the condition that no policy alterations are made. Capital is guaranteed from the end of the 10th policy year for single premium policy, from the end of the 15th policy year for premium payment terms of 5 years and 10 years, and from the end of the 20th policy year for premium payment term of 15 years.
- <sup>5</sup> This plan matures on the policy anniversary at which the life assured as at the inception of the policy (Josh for this example), is age 120 next birthday.

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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.

Protected up to specified limits by SDIC.

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

Information correct as at 26 October 2023.

## Reach for Great

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