



GREAT Life Advantage 3

Lifelong critical illness coverage that
restores to 100% after each claim

Focus on your recovery against critical illness and be covered over and over again with GREAT Life Advantage 3.



Why take a chance on critical illness while you are enjoying life with loved ones? Major illnesses like stroke, heart conditions and cancer can affect anyone at any time and can turn families' lives upside down. Even with financial security to tide you through one round of recovery, a relapse or second diagnosis could overwhelm you financially.

GREAT Life Advantage 3, a regular premium investment-linked plan provides coverage against Death¹, Total and Permanent Disability² and Terminal Illness. Complemented with its Protect Me Again: Advantage Rider, it provides a financial cushion to help ease the impact of critical illness as it covers against all stages of critical illness – early, intermediate and critical stages. You can make a first claim for critical illness providing 100% payout, as well as 100% payout for up to two additional critical illness episodes*. Your coverage continues over and over again so that your recovery is supported financially and you won't miss a treasured second of time with your loved ones.

Why GREAT Life Advantage 3?



100% critical illness coverage continues over and over again, even after the first claim

Complement with the Protect Me Again: Advantage Rider, you are protected against 120 critical illness conditions across early, intermediate and critical stages. You're financially supported with 100% payout against the first critical illness diagnosis plus continued coverage for another two more critical illness episodes*, up to a total of three critical illness claims.



Flexible coverage adjustable at life's milestones

As your family grows, your insurance needs change. Adjust your coverage as you reach any of the eight life's milestone events³, like the third policy anniversary, the birth of a child or a child entering school – with no medical assessment required.

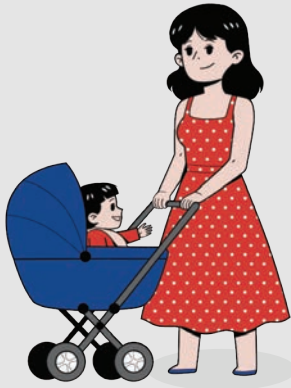


Free Child Cover Benefit of S\$20,000

Child Cover Benefit⁴ is automatically included in your policy free of charge and covers all your children, even the ones you may have in the future. This benefit pays a lump sum of S\$20,000 if your child suffers from total and permanent disability, or is diagnosed with terminal illness, or passes away.

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

How GREAT Life Advantage 3 with Protect Me Again: Advantage Rider work?



Michelle (non-smoker)

At age 30, Michelle gives birth to a boy. She signs up for GREAT Life Advantage 3 added with Protect Me Again: Advantage Rider.

Coverage

- GREAT Life Advantage 3: **S\$100,000** (basic sum assured)
- Protect Me Again: Advantage Rider: **S\$100,000**
- Child Cover Benefit⁴ for her son: **S\$20,000**

Premium
S\$250 a month

34

Birth of her second child

She has the option to increase the basic sum assured³ without medical assessment.

Her newborn receives Child Cover Benefit⁴ coverage of **S\$20,000**



43

Diagnosed with Early Stage of Breast Cancer

1st critical illness claim: **S\$100,000**



Coverage restores to 100%*

49

Diagnosed with Intermediate Stage of Lung Cancer

2nd critical illness claim: **S\$100,000**



Coverage restores to 100%*

55

Diagnosed with Critical Stage of End Stage Lung Disease

3rd critical illness claim: **S\$100,000**



65

Passes away

Her family receives a potential death payout of **S\$231,396[†]**

Total critical illness benefits received:



Notes and Disclaimers

- ¹ The following will be payable in one lump sum, if the life assured dies, suffers from total and permanent disability (TPD) or is diagnosed with terminal illness while the policy is in force:
- a) basic sum assured plus total amount of single premium top-ups (if any) less total amount of withdrawals (if any); or
 - b) account value,
- whichever is higher, less any amounts owed to us.
- ² Coverage for TPD will be for the whole of the policy term if it takes the form of total and irrecoverable:
- a) loss of sight in both eyes;
 - b) loss of the use of two limbs at or above the wrist or ankle; or
 - c) loss of sight in one eye and the use of one limb at or above the wrist or ankle.
- For other forms of TPD, it must occur before the policy anniversary on which the life assured is age 65.
- ³ Subject to a maximum increase in the basic sum assured of S\$100,000 or 50% of the basic sum assured as at the date of commencement of the policy, whichever is lower, for each exercise of this option to adjust your coverage. Other terms and conditions apply. The annual premiums may be revised upon increasing the basic sum assured.
- ⁴ Child Cover Benefit covers children of the life assured up to age 18 only.
- * Coverage restores to 100% after 12 months from the date of diagnosis for the most recently diagnosed critical illness, for a subsequent claim of a different critical illness. In addition, for 6 specific critical illnesses, coverage restores to 100% after 24 months from the most recent date of diagnosis for the same critical illness. Please refer to the Product Summary for more details.
- † Potential payout is illustrated based on 50% GreatLink Global Equity Fund and 50% GreatLink Diversified Growth Portfolio, at an illustrated investment rate of return (IIRR) of 8% p.a.. At 4% p.a. IIRR, the payout is illustrated to be S\$100,000. The two rates of return used (4% p.a. and 8% p.a.) are purely illustrative and do not represent upper and lower limits on the investment performance. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the surrender value may be less than the total premiums paid.

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.

Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The value of the units in the fund(s) and the income accruing to the units, if any, may fall or rise. Please refer to Fund Details and Product Highlights Sheet for the specific risks of the fund(s). Past performance is not necessarily indicative of future performance.

Protected up to specified limits by SDIC.

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

Information correct as at 22 November 2022.

Reach for Great

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