



Get up to
**20% additional
campaign
Welcome Bonus.**
T&Cs apply.

GREAT Wealth Advantage 4

Power up your investment portfolio on your terms

Getting ahead in life with your wealth goals is achievable with an investment plan in place

With a smarter investment strategy to grow your wealth on your terms, achieving your wealth goals comes with complete ease.

GREAT Wealth Advantage 4, a regular premium investment-linked plan, helps you achieve your wealth goals in a simple, customisable way — investing regularly to build wealth towards your financial goals and having the choice to pass on your legacy to your loved ones.

Get greater value from your investment with 100% of your basic regular premium invested from day one, plus a Welcome Bonus¹ of up to 55%, as well as Loyalty Bonus² and Premium Bonus³ in the form of extra units. Additionally, you will be protected against Death⁴, Total and Permanent Disability⁵, and Terminal Illness. Start investing now from just S\$100 a month⁶!



Why GREAT Wealth Advantage 4



Boost your investment with a Welcome Bonus¹ of up to 55%

Every dollar counts. We invest 100% of your basic regular premiums paid from day one, plus a Welcome Bonus¹ of up to 55% to jumpstart your investment.

Get up to 20% additional campaign Welcome Bonus^A from now till 30 September 2024.

Terms and conditions apply.



Freedom to build your wealth the way you want

Choose from three investment plans (Choice 5, Choice 10 or Choice 15) to suit your budget and investing preferences. Grow your account value with Loyalty Bonus² and Premium Bonus³ earned through continued investment.



Customise your investment portfolio

Build your investment with our suite of professionally managed funds. You have the option to invest in our suite of dividend-paying funds⁷, including the GreatLink US Income and Growth Fund (Dis), which offers a potential dividend of ~7% p.a.^{**}, distributed on a monthly basis. You can also choose to reinvest the dividends to maximise growth.



Grow your legacy for the next generation

Enjoy the flexibility to transfer your policy ownership or change the life assured⁸ to your loved ones. This ensures your investment can continue to grow, supporting their future.

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

Here's how GREAT Wealth Advantage 4 can grow your wealth to secure a legacy for your next generation



Steven

Steven, 45-year-old, is a business owner and the father of a 10-year-old boy, Stuart. Steven is looking for an investment-linked plan that would generate a stream of income during his retirement and allow him to transfer his investment to his son when the time comes. He purchases **GREAT Wealth Advantage 4 – Choice 15** with an annual basic regular premium of S\$30,000 and chooses to invest in a monthly dividend paying fund⁷, opting for dividend reinvestment.

Age

45

Steven receives a **55% Welcome Bonus¹**, equivalent to S\$16,500. This boosts his account value to **S\$46,500**.

The monthly dividend is reinvested into Steven's policy.

60

Steven receives a **Loyalty Bonus²** of **S\$2,106^{*}**. He also decides to take a premium holiday⁹.

65

Steven's account value has grown to **S\$940,754[#]**. He changes his dividend option and starts receiving a potential **monthly dividend income⁷** of 7%[^] p.a. to support his retirement lifestyle.

Age	Total monthly dividends received in a year (S\$) [†]	Age	Total monthly dividends received in a year (S\$) [†]	Age	Total monthly dividends received in a year (S\$) [†]
66	65,695	71	61,789	76	58,115
67	64,894	72	61,036	77	57,407
68	64,104	73	60,292	78	56,707
69	63,322	74	59,557	79	56,016
70	62,551	75	58,832	80	55,334

80

Steven transfers the policy ownership and changes the life assured⁸ to Stuart.

Scenario 1

Stuart decides to surrender the policy.

Total monthly dividend income received by Steven:	Surrender value received by Stuart:	Total illustrated benefits:
S\$905,650[§]	+ S\$782,728[‡]	= S\$1,688,378

Total premiums paid: **S\$450,000**

3.75x Total premiums paid

Scenario 2

Stuart continues receiving potential monthly dividend income to supplement his lifestyle.



Here's how GREAT Wealth Advantage 4 can help you achieve your financial goals



Rafael

Fresh out of university, 25-year-old Rafael has just landed his first engineering job. As a beginner investor, he is interested to start an investment-linked plan to build his wealth for the future. To kickstart his financial journey, he opts for **GREAT Wealth Advantage 4 – Choice 15** with an annual basic regular premium of S\$3,600.

Age

25

Rafael receives a **25% Welcome Bonus¹**, equivalent to S\$900. This boosts his account value to **S\$4,500**.

+20% additional campaign Welcome Bonus^A

40

Rafael receives a **Loyalty Bonus²** of **S\$242¹**.

41

Rafael receives a **Premium Bonus³** of **S\$72**.

65

Scenario 1

Scenario 2

Rafael surrenders his plan and receives a **lump sum payout**.

Surrender value: **S\$553,861^{††}**

Total premiums paid: **S\$144,000**

3.84x Total premiums paid



Rafael has the option to perform a fund switch to monthly dividend-paying funds⁷ and receive **potential monthly dividend income**, or to make a **partial withdrawal¹⁰** to support his retirement.

All figures in the above illustrations are based on an Illustrated Investment Rate of Return (IIRR) of 8% p.a. and a fund management charge of 1.50% p.a., and are subject to rounding.

Based on an IIRR of 4% p.a.:

* The Loyalty Bonus payable at age 60 is S\$1,511.

The policy's account value at age 65 is S\$558,919.

^ The illustrated potential monthly dividend income is 3.5% p.a..

† The illustrated total monthly dividends received in a year is S\$19,431 (Age 66), S\$19,145 (Age 67), S\$18,862 (Age 68), S\$18,585 (Age 69), S\$18,311 (Age 70), S\$18,041 (Age 71), S\$17,775 (Age 72), S\$17,513 (Age 73), S\$17,255 (Age 74), S\$17,001 (Age 75), S\$16,750 (Age 76), S\$16,503 (Age 77), S\$16,260 (Age 78), S\$16,020 (Age 79) and S\$15,781 (Age 80).

§ The total monthly dividend income is S\$263,233.

‡ The surrender value at age 80 is S\$447,133.

|| The total illustrated benefits payable is S\$710,366 (1.57x total premiums paid).

¶ The Loyalty Bonus payable at age 40 is S\$174.

†† The surrender value at age 65 is S\$215,489 (1.49x total premiums paid).

The two rates of return used (4% p.a. and 8% p.a.) are purely illustrative and do not represent lower and upper 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 illustrated figures mentioned do not include any campaign Welcome Bonus.

- ¹ The Welcome Bonus varies according to your choice of plans and the basic regular premium payable on an annual basis. 55% Welcome Bonus is applicable to GREAT Wealth Advantage 4 — Choice 15, with a minimum annual basic regular premium of S\$12,000. The Welcome Bonus is payable in the form of extra units, upon receipt of each basic regular premium payable for the first policy year. It will not be paid while the policy is on premium holiday. Single premium top-ups are not eligible for Welcome Bonus.
- ² The Loyalty Bonus varies according to your choice of plans. For GREAT Wealth Advantage 4 — Choice 5 and Choice 10, the Loyalty Bonus is payable annually from the end of the 10th policy year onwards and is equal to 0.30% of the account value as at the end of the policy year. For GREAT Wealth Advantage 4 — Choice 15, the Loyalty Bonus is payable annually from the end of the 15th policy year onwards and is equal to 0.30% of the account value as at the end of the policy year. The Loyalty Bonus is payable in the form of extra units. Payment of Loyalty Bonus for a policy year is subject to there being no partial withdrawals made in that policy year which the Loyalty Bonus is being paid for.
- ³ The Premium Bonus is 2% of the basic regular premium paid and it is payable from the 6th policy year (for GREAT Wealth Advantage 4 — Choice 5), 11th policy year (for GREAT Wealth Advantage — Choice 10) and 16th policy year (for GREAT Wealth Advantage — Choice 15). It is payable in the form of extra units, upon receipt of each basic regular premium payable. Payment of Premium Bonus is subject to all prevailing basic regular premiums being paid up to date and no partial withdrawals made in the 12 months preceding the date of payment of the Premium Bonus.
- ⁴ The Death Benefit will be payable in one lump sum as follows, if the life assured dies: (a) 101% of the total basic regular premiums paid plus 101% of the total single premium top-ups paid (if any), less 101% of the total amount of partial withdrawals (if any), including any partial withdrawal charges; or (b) the account value, whichever is higher, less any debt owed under the policy. If the life assured is diagnosed with a Terminal Illness or Total and Permanent Disability, the Death Benefit will be paid in one lump sum.
- ⁵ For Total and Permanent Disability (TPD) that takes the form of total and irrecoverable loss of the sight in both eyes; the use of two limbs at or above the wrist or ankle; or the sight in one eye and the use of one limb at or above the wrist or ankle, coverage will be 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. You are advised to refer to the policy contract for more details on the definition of TPD.
- ⁶ Applicable to GREAT Wealth Advantage 4 — Choice 15. The minimum premium varies according to your choice of plans.
- ⁷ The payment of dividends may reduce the net asset value of the fund which is used to calculate the fund value and the benefits payable under your policy. The dividend rate and frequency vary according to the chosen dividend paying funds. The dividend distributions are not guaranteed and are determined by the relevant fund manager in its absolute discretion.
- ⁸ You may request for a change in the life assured from the second policy year onwards while the policy is in force, up to two times during the policy term. This is subject to terms and conditions.
- ⁹ A premium holiday will occur when the basic regular premium due is unpaid after the grace period. When the policy is on premium holiday, the policy will continue to be in-force and we will continue to deduct the policy's fees and charges and premiums in arrears for any cash-paying riders attached to the policy from the account value. The policy will lapse when the account value is insufficient for the deduction of the policy's fees and charges and/or premiums in arrears for any attaching cash-paying riders. Please refer to the Product Summary for further details.
- ¹⁰ Subject to terms and conditions. You may make a partial withdrawal from the account value of the policy at any time, provided the account value of the policy is positive. We may deduct a partial withdrawal charge from the amount to be withdrawn depending on the policy year during which the partial withdrawal occurs and the base plan which you have chosen. Please refer to the Product Summary for further details.
- ^Δ The promotion is available till 30 September 2024 and it offers a 10% additional campaign Welcome Bonus for GREAT Wealth Advantage 4 — Choice 10 plans with a qualifying premium from S\$2,400 to S\$11,999, and a 20% additional campaign Welcome Bonus for GREAT Wealth Advantage 4 — Choice 15 plans with a qualifying premium from S\$2,400 to S\$11,999. The additional campaign Welcome Bonus will be awarded in the form of extra units allocated based on the customer's latest premium apportionment instructions. This is in addition to the Welcome Bonus awarded for basic regular premiums paid for the first policy year. Please refer to the full terms and conditions of the Consumer Promotion for information.
- ^{**} The GreatLink US Income and Growth Fund (Dis) invests all or substantially into the Allianz Income and Growth Fund AM (H2-SGD) (the "Underlying Fund"), managed by Allianz Global Investors GmbH ("Manager"). The investment objective of the Underlying Fund is to provide long term capital growth and income by investing in corporate Debt Securities and Equities of US and/or Canadian equity and bond markets. The country of domicile of the Underlying Fund is Luxembourg.

Based on the past performance of the GreatLink US Income and Growth Fund (Dis), the fund has distributed dividends of ~7% p.a. since inception on 28 April 2023 to 30 June 2024, on a monthly basis. Dividend is not guaranteed. Historical dividend yield is not indicative of future dividend payouts. Past performance is not necessarily indicative of future performances. The Manager may make monthly distributions to investors provided that there is distributable income and/or capital gains for that period. Investors should note that the monthly distributions (if any), whether out of capital or otherwise, may have the effect of lowering the net asset value (NAV) of the ILP Sub-Fund. The Great Eastern Life Assurance Company Limited has the sole discretion to determine the dividend rate and frequency of the distribution.

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.

Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. 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.

A Product Summary and a Product Highlights Sheet in relation to the fund(s) may be obtained through The Great Eastern Life Assurance Company Limited or its financial representatives. Potential investors should read the Product Summary and the Product Highlights Sheet before deciding whether to invest in the fund(s). Returns on the units of the fund(s) are not guaranteed. The value of the units in the fund(s) and the income accruing to the units, if any, may fall or rise.

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 3 July 2024.

Reach for Great

The Great Eastern Life Assurance Company Limited

1 Pickering Street

#01-01 Great Eastern Centre

Singapore 048659