

Life Protection

SMART PROTECT

Freedom and flexibility to focus on what matters most



You have dreams planned for yourself and your family. You value the opportunity to keep your options open as you work towards your goals. With Smart Protect, Great Eastern Life makes high protection affordable with unique flexibilities that let you personalise your coverage, adjust it to your needs and even potentially grow your funds.

Smart Protect is an affordable, lifetime coverage that grows with you

Smart Protect makes lifetime protection affordable and more flexible than ever before. This investment-linked solution gives you total control to manage your funds between your protection and investment needs. You can achieve your desired balance as your needs evolve through the different stages of your life.

Benefits at a glance

- Flexible and affordable protection against Death (lifetime) and Total and Permanent Disability (TPD)
- Allow your funds to grow as you enjoy lifetime protection
- Tap into a wide range of professionally managed investment-linked funds that you are free to switch anytime, at no charge
- Flexibility to enhance your protection or investment
- Make partial cash withdrawals when the need arises or during an emergency
- Temporarily cease premium payments should the need arise
- Option to reduce your sum assured to zero after 10 years or at the age of 55, whichever is later, to accelerate your investment goals

Higher coverage at lower premiums

You recognise the need to protect all you have now while you focus on building your finances for the future. Smart Protect provides you with high insurance coverage against Death and TPD. You may also add on Critical Illness cover from early stage to critical stage to enhance your protection.

Protection and potential for growth

Smart Protect gives you the flexibility to adjust your protection needs¹ and financial goals throughout the different stages of your life. In addition to the basic sum assured, you and your beneficiaries can benefit from the accumulated investment value of your plan.

Affordable premium

For as low as S\$100 per month, Smart Protect gives you high coverage as well as potential to grow your funds.

Wide range of investment options

Smart Protect gives you the freedom to optimise the earning potential of your funds with an array of investment options. These professionally managed investment-linked funds range from lifestyle portfolios to specialised funds, bonds, and equities in the global and regional markets.

Maintain control of your funds

Stay liquid and keep your investment strategy on track throughout your changing financial circumstances. With Smart Protect, you can switch funds any time and for free, do a one-time or regular premium top up of your investment funds, or even call a temporary stop to your premium payment obligations.

Freedom to reduce your Sum Assured

Enjoy the flexibility to review and adjust your protection needs according to your lifestyle. Smart Protect gives you the opportunity to review and reduce your Sum Assured to zero after you have reached the age of 55 or after your policy has been in force for 10 years², whichever is later. Your funds can then be devoted to maximising investment value for your savings or retirement goals.

Enhance cashflow in your retirement years

Smart Protect also gives you the option to make periodic withdrawals from the accumulated investment value in case you ever need the cash. It can also come in handy for supplementing your retirement income.

Strengthen your protection against Critical Illness

Add a Critical Illness rider to your Smart Protect and strengthen your protection against any of the 30 covered Critical Illnesses from early to critical stages.

¹ Terms and conditions apply. Please refer to the policy contract for details.

² If there has been a premium increment since the policy was inforced, the option to reduce the sum assured to zero can be exercised 10 years after the last premium increment.

Stay smart and benefit for life



Age 25, Young and single

Jason has just entered the workforce. While planning for his future finances, he sees a need to be sufficiently insured. Starting with a small budget, he purchases Smart Protect with Critical Illness rider. With a monthly premium of S\$200, he enjoys coverage of S\$100,000 against Death, TPD and Critical Illness.



Age 32, Family bliss

With the arrival of a newborn, Jason's responsibilities and financial commitments have increased. He sees the importance of protecting and providing for his family. As a responsible father and loving husband, he chooses to further increase his coverage to S\$250,000 without increasing his monthly premium, all in the same Smart Protect plan.



Age 30, Newly-wed

After tying the knot, Jason moves into his new home. His protection needs have increased. With the same Smart Protect plan, he increases his monthly premium to S\$300 and enhances his coverage to S\$200,000 against Death, TPD and Critical Illness.



Age 65, Golden years

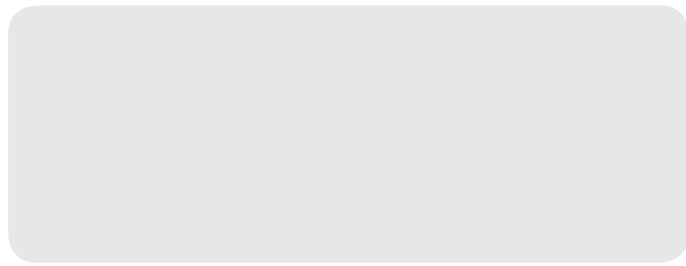
Jason's children are now independent and he is able to enjoy retirement. As his protection needs have declined, Jason can opt to reduce his Smart Protect protection coverage and start to make periodic partial withdrawals from his plan to supplement his retirement income.

Make the smart move. Call your Great Eastern Life Distribution Representative about Smart Protect today.

 **Call** our Product Enquiry Line at +65 6248 2211

 **Click** on greateasternlife.com

 **Email** to wecare-sg@greateasternlife.com



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.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid. It is usually detrimental to replace an existing 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. In case of discrepancy between the English and Chinese versions of the brochure, the English version shall prevail.

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 the Product Highlights Sheet for the specific risks of the Fund(s). Past performance is not necessarily indicative of future performance.

This plan is 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 1 January 2014.