

PRIME LIFE REWARDS 5

Short-term commitment, lifetime rewards



Great is receiving guaranteed monthly cash payouts for life with only a short-term premium payment of 5 years.

Whether to secure guaranteed monthly cash payouts for life to complement your existing retirement income or to kickstart an affordable plan for future retirement needs, Prime Life Rewards 5 is designed for diverse retirement purposes.

Enjoy the flexibility to receive monthly cash payouts from as early as the 4th anniversary of your policy or to grow your savings with an intention to cash out a lump sum later to enhance your retirement fund... the choice is yours while enjoying coverage for life against the unexpected.

Regardless of your retirement dream, make it a reality with Prime Life Rewards 5.

Giving you a head start on your retirement planning is our way of helping you LIVE GREAT.

Benefits at a glance

Short-term commitment of only five years

Benefit from the certainty of a fixed annual premium over a short paying period of five years.

Receive monthly payouts for life

Receive yearly cash payouts up to 3.40%¹ of total premium² on a monthly basis for life.

Early cash payout

From as early as 4th policy anniversary, start to receive monthly cash payouts to spend in whatever way you want.

Lifetime coverage

Enjoy total peace of mind with lifetime protection of death coverage³.

Guaranteed acceptance

Application is hassle free, as policy acceptance is guaranteed without any requirement for medical underwriting.

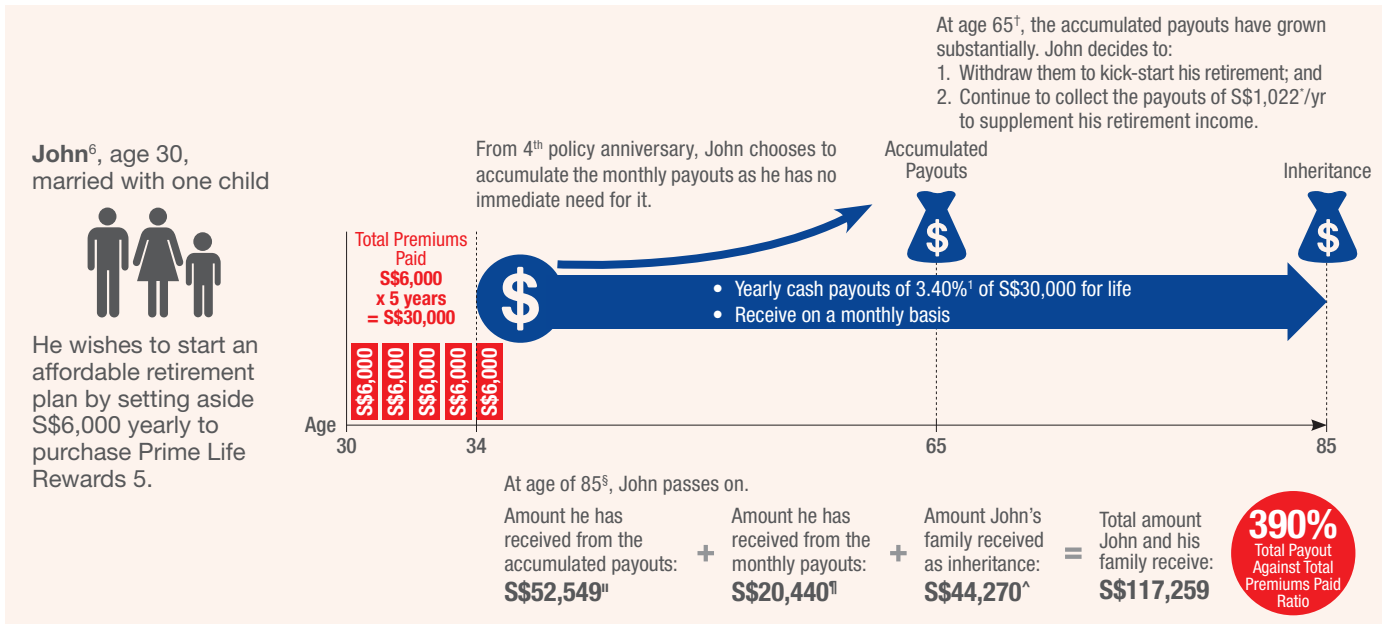
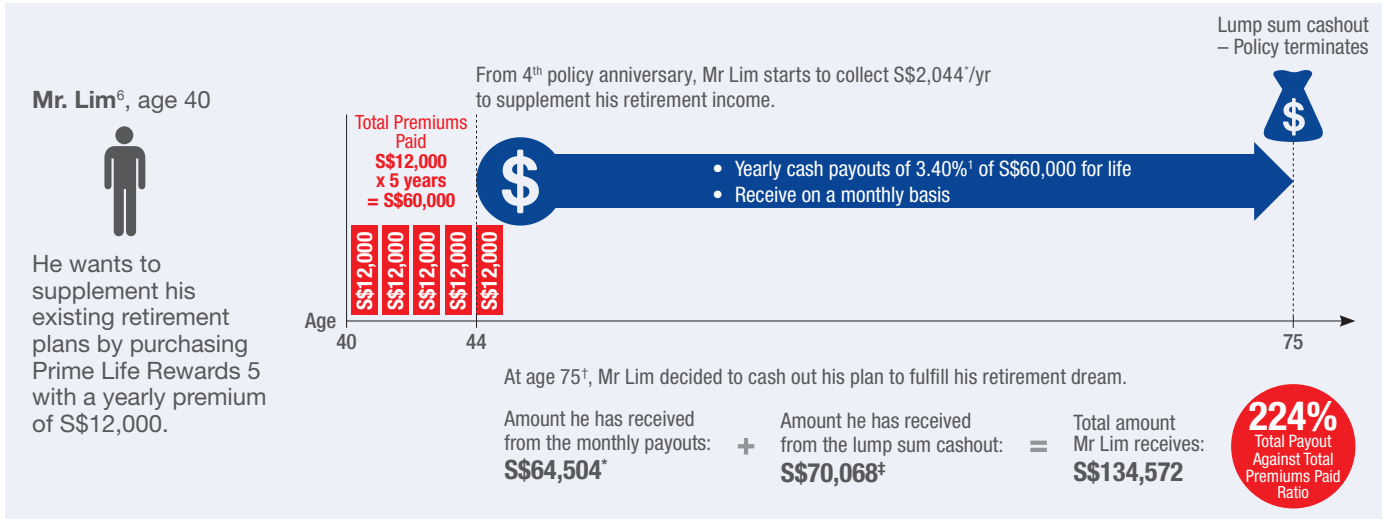
Opportunity for lump sum cashout

Should the need arise, you may make a lump sum cashout⁴ equivalent to total premiums² paid after 30 years.

Flexible options available

Choose to receive monthly cash payouts or accumulate with Great Eastern to earn additional interest at prevailing interest rate⁵ and withdraw funds anytime as necessary.

How it works



All ages specified refer to age next birthday. Diagrams not drawn to scale.

¹ 3.40% comprises guaranteed income computed at 1.50% of total premium and non-guaranteed cash bonus computed at 1.90% of total premium. Non-guaranteed cash bonus is based on projected investment rate of return of 4.75% p.a. As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable will vary according to the future experience of the participating fund. 3.40% is rounded down to the nearest decimal place in the illustration and only applicable for yearly payment mode.

² Refers to total annual premiums paid over the full premium payment term for the policy.

³ Death Benefit payable is higher of the following: 101% of total standard annual premiums paid, less total Survival Benefit paid out (if any); or Guaranteed surrender value, plus attaching bonus (if any) and less any indebtedness.

⁴ Lump sum cash out consists of guaranteed and non-guaranteed surrender value at end of policy year 30. The non-guaranteed surrender value is based on a projected investment rate of return of 4.75% p.a. As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable will vary according to the future experience of the participating fund. Policy will terminate after lump sum cash out of full surrender value.

⁵ Current prevailing rate at 3% p.a, subject to change without prior notice.

⁶ Non-smoker.

* Illustrated figure comprises guaranteed monthly income and non-guaranteed cash bonus.

[†] Refers to end of policy year 35.

[‡] Illustrated figure comprises guaranteed surrender value of S\$44,998 and non-guaranteed surrender value of S\$25,070. The non-guaranteed surrender value is based on a projected investment rate of return of 4.75% p.a. As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable will vary according to the future experience of the participating fund. Policy will terminate after lump sum cash out of full surrender value.

[§] Refers to end of policy year 55.

[¶] Illustrated figure is projected from end of policy year 5 to end of policy year 35 which comprises guaranteed monthly income and non-guaranteed cash bonus accumulated at the prevailing rate of 3% p.a. subject to change without prior notice.

[¶] Illustrated figure is projected from end of policy year 36 to end of policy year 55 which comprises guaranteed monthly income and non-guaranteed cash bonus.

[^] Death benefit payout consists of guaranteed death benefit of S\$22,499 and non-guaranteed death benefit of S\$21,771. The non-guaranteed death benefit is based on a projected investment rate of return of 4.75% p.a. As the bonus rates used for the benefits illustrated are not guaranteed, the actual benefits payable will vary according to the future experience of the participating fund.

Start a conversation with your Great Eastern distribution representative today.

 **+65 6248 2211**

 **greateasternlife.com**

 **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, if any, may be less than the total premiums paid.

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

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 July 2016.