

# LIFESecure

Protect your loved ones for life with regular payouts upon disability



**To live life to the fullest, one should be well prepared for the unexpected. Here at Great Eastern, we're committed to help you and your loved ones do just that.**

## **You only want the best for your future. LifeSecure can help you ensure that it stays secure.**

No one knows when disability will happen and how it can be a burden on your savings and loved ones.

LifeSecure is the first plan of its kind in Singapore that can help provide for your basic needs for life when disability sets in. It offers regular monthly benefit payouts for a lifetime, which can be used to supplement the cost of treatment and specialised home care that may set you back by as much as S\$3,000<sup>#</sup> a month. Instead of worrying about the bills, you or your loved ones can focus fully on recovery. When it comes to lifetime disability cover, no other plan takes better care of you like LifeSecure.

## **Benefits at a glance**

### **Comprehensive disability coverage for life**

- Monthly benefit payouts for life to supplement cost of basic necessities
- Affordable premiums from as low as S\$0.26\* a day
- Additional monthly benefit for your child of school-going age with a disability
- Waiver of premiums when receiving monthly benefit payouts
- Payback and Death Benefits for greater protection

<sup>#</sup>Source: <http://www.minghomenursing.com>

## Affordable premiums from as low as S\$0.26\* a day

Whether you are taking up LifeSecure as a stand-alone plan, or as a rider attached to your existing Great Eastern whole life plans, our wide range of protection benefits starts from as little as S\$0.26\* a day for a monthly benefit of S\$1,000, making it truly affordable.

You'll also receive a discount on your annual premium when you sign up for a monthly benefit payout of S\$1,500 and above under the LifeSecure stand-alone plan.

For greater coverage, you can choose a suitable plan which gives you lifetime monthly benefit payouts of up to S\$5,000 per adult life assured, and S\$3,000 per child life assured.

## Receive regular monthly benefits for life

It's important to be prepared for the unexpected. In the event of disability, LifeSecure will provide regular monthly benefits to help sustain your lifestyle. This can help to cover the costs of special aids and equipment, any home modifications to aid in mobility, as well as long term disabled care at home or in the hospital.

## An ideal plan to complement your existing disability plans

LifeSecure complements your existing disability plans by providing monthly benefits for life as long as the disability is total and permanent, or a person requires assistance to perform at least two of these Activities of Daily Living (ADLs): bathing, dressing, feeding, toileting, mobility and transferring.

## Waiver of future premiums

Future premiums will be waived when you start receiving the monthly benefit payouts, which will help ease your financial worries and allow you to focus on your recuperation.

## Out-of-school disability benefit for your school-going child

LifeSecure will provide for your child of school-going age, between the ages of 7 and 16\* years old, who needs to be confined at home or in a hospital due to a disability. You will receive an additional monthly benefit of S\$500\*\* on top of the monthly benefit insured for your child. This will help sustain your child's specialised needs, such as the cost of treatment, the hiring of domestic help, and even home tuition fees.

## Receive payback benefit upon a successful claim

Following a deferment<sup>†</sup> period, you will receive a lump sum payment of 3 times the monthly benefit or 6 times the monthly benefit insured.

## Death benefit of 3X monthly payout for stand-alone plans

A lump sum death benefit of 3 times the monthly payout will be payable if death of the life insured occurs during the coverage term.

Enjoy relief with greater financial support in the event of a disability with **LifeSecure**:

- Supplement the extra expenses incurred due to a change in lifestyle
- Enjoy lifetime financial support for long-term rehabilitation

Illustrated **LifeSecure** Stand-alone Plan annual premium rates for a S\$1,000 monthly benefit (based on selected entry ages)

Benefit payment term	Lifetime					
	Up to age 65		Up to age 80		Lifetime	
Coverage term	Up to age 65		Up to age 80		Lifetime	
Premium payment term	Up to age 65		Up to age 80		Up to age 80	
Entry age (Age next birthday)	Annual premium					
	Male	Female	Male	Female	Male	Female
1	S\$152.00	S\$158.50	S\$178.00	S\$186.50	S\$223.50	S\$254.00
10	S\$152.00	S\$158.50	S\$198.00	S\$209.50	S\$263.50	S\$306.50
20	S\$154.50	S\$162.50	S\$236.00	S\$253.00	S\$334.50	S\$399.00
30	S\$186.00	S\$196.50	S\$297.50	S\$326.00	S\$449.00	S\$551.00

Illustrated **LifeSecure** Rider annual premium rates for a S\$500 monthly benefit (based on selected entry ages)

Benefit payment term	Lifetime					
	Up to age 65		Up to age 80		Lifetime	
Coverage term	Up to age 65		Up to age 80		Lifetime	
Premium payment term	Up to age 65		Up to age 80		Up to age 80	
Entry age (Age next birthday)	Annual premium					
	Male	Female	Male	Female	Male	Female
1	S\$46.25	S\$47.75	S\$56.25	S\$60.25	S\$71.25	S\$88.50
10	S\$46.25	S\$47.75	S\$62.50	S\$68.50	S\$93.25	S\$117.25
20	S\$47.25	S\$49.25	S\$79.00	S\$89.50	S\$130.75	S\$165.50
30	S\$62.25	S\$65.25	S\$111.50	S\$129.50	S\$189.00	S\$242.25

Premium rates are not guaranteed and may be adjusted based on future experience.

\* Based on a male aged 20 years at next birthday under a LifeSecure Rider plan with coverage and premium payment term up to age 65.

^ All ages stipulated refer to age at next birthday.

\*\* The out-of-school benefit ends when the life assured attains age 16, and is subject to a minimum of 12 monthly installments.

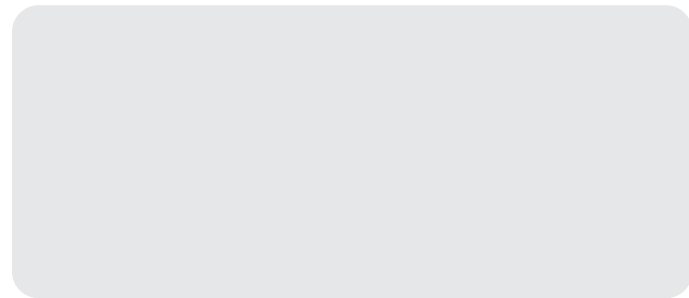
† Period of 90 days or 180 days starting from the claim date, during which no benefit is payable.

To learn more about, or to apply for a LifeSecure plan,  
simply contact your Great Eastern Life Distribution Representative or:

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

 **Click** on [greateasternlife.com](http://greateasternlife.com)

 **Email** to [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com)



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This brochure applies mainly to Singapore Citizen/PR. If you are not a Singapore Citizen/PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

This brochure 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.

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 benefit at the same cost.

The product investment risk of this plan is classified as not applicable.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information correct as at 24 March 2014.