

# OCBC LIFE GOALS

It's about time to plan for the things that matter



Complete the OCBC Life Goals planner and purchase an eligible product in **July 2017** to qualify.

**Double your chances**  
with any of these products

#### Retirement Endowment Insurance Plans

- MaxRetire Income
- MaxRetirement
- MaxRetirement Flex

#### Unit Trusts

- BlackRock Global Multi-Asset Income Fund
- Fidelity Global Dividend Fund
- Fullerton USD Income Fund
- Lion-Bank of Singapore Asian Income Fund
- LionGlobal Short Duration Bond Fund
- Lion-OCBC Global Core Fund

## Regular Premium Endowment Insurance Plan Promotion

	Annual Premium	Cash Rewards
Endowment Insurance Plan	S\$5,000 – S\$7,999	S\$200
	S\$8,000 - S\$11,999	S\$500
	S\$12,000 - S\$19,999	S\$1,000
	S\$20,000 and above	S\$2,000
<b>Exclusive benefits to OCBC Child Development Account (CDA) holders and OCBC Mighty Savers® customers</b>		
OCBC CDA holders	S\$3,600 – S\$11,999	S\$100
OCBC Mighty Savers® customers		S\$200
<b>Exclusive benefit brought to you by FRANK by OCBC</b>		
Customers below 30 years old	S\$6,999 and below	S\$60

Potential returns of up to  
**11.88%**  
 p.a.

on a 3-month Singapore Dollar Time Deposit (from fresh funds not transferred from any OCBC account) with purchase of any of the regular premium insurance plans above with minimum premium of S\$7,000 a year. For non-360 Account customers.

Endowment Insurance Plans include MaxAdvance Payout, MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Plus, MaxWealth Premier 2 and PrimeGold Advantage. Retirement Endowment Insurance Plans include MaxRetirement, MaxRetirement Flex and MaxRetire Income.

## Regular Premium Protection Insurance Plan and Single Premium Insurance Plan Promotions

	Annual Premium	Cash Rewards
Regular Premium Protection Insurance Plan	S\$800 – S\$2,399	S\$80
	S\$2,400 – S\$5,999	S\$150
	S\$6,000 and above	S\$400
Exclusive benefit for OCBC CDA holders	S\$1,200 and above	S\$100
Exclusive benefit for customers below 30 years old (Brought to you by FRANK by OCBC)	S\$300 – S\$799	S\$30

	Single Premium		Cash Rewards
Single Premium Insurance Plan	PremierLife Generation PremierLife Legacy MaxRetirement	PremierLife Heritage	
	S\$85,000 – S\$124,999	US\$70,000 – US\$99,999	S\$200
	S\$125,000 – S\$249,999	US\$100,000 – US\$199,999	S\$500
	S\$250,000 – S\$624,999	US\$200,000 – US\$499,999	S\$1,000
	S\$625,000 and above	US\$500,000 and above	S\$2,500

Protection Insurance Plans include MaxLife Multiplier, MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), PremierTerm Plus, PremierTerm Plus (TPD), Mortgage Protector and Mortgage Protector Advantage.

## **Important Notes**

Terms and Conditions apply. This is for general information and does not take into account your particular investment and protection aims, financial situation or needs. You should seek advice from a financial adviser before committing to a purchase. Otherwise, you should consider the suitability of the product.

Insurance policies will be underwritten by The Great Eastern Life Assurance Company a wholly-owned subsidiary of Great Eastern Holdings Limited and member of the OCBC Group. This is not a contract of insurance. The precise terms and conditions of the insurance plans 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.

A copy of the prospectus of each fund is available and may be obtained from the fund manager or its approved distributors. Potential investors should read the prospectus for details before deciding whether to subscribe for, or purchase units in the fund. The value of the units in the funds and the income accruing to the units, if any, may fall or rise. Payouts are not guaranteed and may be changed at the fund manager's discretion without prior notice. Please refer to the prospectus for the name of the fund manager and the investment objectives. OCBC Bank, its related companies and their respective directors and/or employees may have positions or other interests in, and may effect transactions in products mentioned and may also perform or seek to perform broking and other financial services to any persons or entities mentioned.

### **Terms and Conditions Governing the OCBC CDA S\$100 Cash Reward Promotion**

This is a one-time promotional offer for each OCBC CDA holder. The promotion applies to selected Endowment and Protection plans on annual premium payment mode, submitted and incepted between 1 January 2017 and 31 December 2017 (both dates inclusive). To qualify, the Endowment plans with premium amount between S\$3,600 to S\$11,999 per annum must be submitted and incepted between 1 January 2017 and 31 December 2017 (both dates inclusive). The promotion for Endowment plans is subject to the other promotion terms and conditions being met and may not be combined with other offers and promotions. To qualify, the Protection plans must have minimum premium amount of S\$1,200 per annum. The main policyholder of the qualifying Endowment or Protection plan must be the same as the OCBC CDA Trustee. The cash reward is issued and conditional upon the insurance policy not being canceled during the free-look period. Otherwise, OCBC Bank has the right to recover the cash reward by imposing an equivalent fee. The cash reward will be credited into your OCBC CDA within 3 months from policy issuance. OCBC Bank reserves the right to substitute the cash reward with an item of similar value. The cash reward cannot be credited into any account other than your OCBC CDA, or exchanged for other items. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without notice.

### **Terms and Conditions Governing the OCBC Mighty Savers® S\$200 Cash Reward Promotion**

This is a one-time promotional offer per child for each OCBC Mighty Savers® customer, holding an eligible OCBC Monthly Savings Account (MSA) or OCBC Young Savers Account (YSA). OCBC Bank has the sole discretion to determine whether your OCBC MSA/YSA is an eligible account for the purpose of this promotion. To qualify, the annual premium amount of the Endowment plan needs to be between S\$3,600 and S\$11,999, submitted and incepted between 1 March 2017 and 31 December 2017 (both dates inclusive). The main policyholder of the qualifying endowment plan must be the same as OCBC MSA/YSA Trustee. The S\$200 cash reward is issued and conditional upon the insurance policy not being cancelled during the free-look period. Otherwise, OCBC Bank has the right to recover the cash reward by imposing an equivalent fee. The S\$200 cash reward will be credited into your OCBC MSA/YSA within 3 months from policy issuance. In the event that you are eligible for both OCBC CDA S\$100 Cash Reward Promotion and Mighty Savers® S\$200 Cash Reward Promotion, you will be entitled to the benefit under Mighty Savers® S\$200 Cash Reward Promotion only, and we will credit the S\$200 into your eligible OCBC YSA/MSA.

### **Terms and Conditions Governing all Regular Premium Insurance Plans (except MaxAdvantage 8 Insurance Plan)/3-Month SGD Time Deposit Bundle Offer**

This is available upon request and/or when you sign up.

### **Terms and Conditions Governing the OCBC Life Goals Promotion**

The promotion starts 1 July 2017, up to 31 August 2017, (both dates inclusive). To qualify, the customer must complete the OCBC Retirement Planner and/or OCBC Children's Education Planner with our staff; and purchase an eligible wealth product within 30 days from the completion of the planner and within the promotion period. Each eligible customer will be entitled to receive two (2) movie vouchers or such other gift as may be determined by OCBC Bank at its sole discretion and will qualify for the OCBC Life Goals lucky draw pursuant to the terms and conditions of the promotion. For full terms and conditions, please refer to [ocbc.com/lifegoals](http://ocbc.com/lifegoals).

### **Terms and Conditions Governing the FRANK by OCBC Cash Reward Promotion**

For full terms and conditions, please refer to [bit.ly/frankpromo2017](http://bit.ly/frankpromo2017).

### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

### **Policy Owners' Protection Scheme**

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)).