

OCBC LIFE GOALS

There's no better time to start planning for your life goals.

Up to
S\$150 Cash Reward
when you start planning

S\$150 Cash Reward

- Complete the OCBC Life Goals Planner
- Purchase two qualifying products (min. S\$8,000 for regular premium endowment insurance and min. S\$80,000 for unit trusts applies)

S\$30 Cash Reward

- Complete the OCBC Life Goals Planner
- Purchase a relevant product (no minimum premium/investment required)

Note: List of qualifying products available on the back page.

Earn more rewards when you build your portfolio with these products:



Protection Insurance

Up to **S\$400**
Cash Reward



Endowment Insurance

Up to **S\$2,000**
Cash Reward



Unit Trusts

Up to **S\$100** worth
of shopping vouchers

Regular Premium Endowment Insurance Promotion

	Annual Premium	Cash Reward
Endowment Insurance	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
Exclusive benefits to OCBC Child Development Account (CDA) holders and OCBC Mighty Savers® customers		
OCBC CDA holders	S\$3,600 – S\$11,999	S\$100
OCBC Mighty Savers® customers		S\$200
Exclusive benefit brought to you by FRANK by OCBC		
Customers below 30 years old	S\$4,999 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.

Regular Premium Endowment Insurance Plans include MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Enhanced Prepayment, MaxGrowth Plus, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex, MaxRetirement Flex 10, MaxWealth Premier 2 and PrimeGold Advantage.

Regular Premium Protection Insurance Promotion

	Annual Premium	Cash Reward
Protection Insurance	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

Unit Trusts Promotion

	Single Premium	Shopping Voucher Reward
Unit Trusts	S\$50,000 - S\$79,999	S\$30
	S\$80,000 - S\$124,999	S\$50
	S\$125,000 and above	S\$100

Regular Premium Protection Insurance Plans include MaxFamily Cover, MaxFamily Protector, MaxLife Multiplier 15 with Critical Illness Protector Multiplier 15 rider, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), Mortgage Protect, Mortgage Protect Advantage, PremierTerm Plus and PremierTerm Plus (TPD).

Unit Trusts include Blackrock Global Allocation Fund, Blackrock Global Equity Income Fund, Blackrock Global Multi Asset Income Fund, Fidelity Global Dividend Fund, Fidelity Global Multi Asset Income Fund, First State Dividend Advantage Fund, Fullerton USD Income Fund, JPMorgan Asia Pacific Income Fund, Lion Global Short Duration Bond Fund, Lion Global Singapore Dividend Equity Fund, Lion-Bank of Singapore Asian Income Fund, Lion-OCBC Global Core Fund (Growth), Lion-OCBC Global Core Fund (Moderate), Schroder Asian Equity Yield Fund, Schroder Asian Income Fund, Schroder ISF Global Multi Asset Income Fund and Templeton Global Total Return.

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, their respective directors and/or employees (collectively "Related Persons") may or might have in the future interests in the investment products or the issuers mentioned herein. Such interests include effecting transactions in such investment products, and providing broking, investment banking and other financial services to such issuers. OCBC Bank and its Related Persons may also be related to, and receive fees from, providers of such investment products.

OCBC Bank does not guarantee, represent or warrant that any of the information provided in this document is accurate and you should not rely on it as such. OCBC Bank does not undertake to update the information or to correct any inaccuracies. All information may change without notice. OCBC Bank will not be liable for any loss or damage arising directly or indirectly in connection with or as a result of you acting on the information in this document.

Terms and Conditions Governing the OCBC Life Goals Promotion

Please refer to ocbc.com/lifegoals for full terms and conditions. Eligible products include Regular Premium Endowment Insurance Plans (MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Enhanced Prepayment, MaxGrowth Plus, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex, MaxRetirement Flex 10, MaxWealth Premier 2 and PrimeGold Advantage), Regular Premium Protection Insurance Plans (Early Cancer Care, Great Protector (Elite), MaxFamily Cover, MaxFamily Protector, MaxLife Multiplier 15 with Critical Illness Protector Multiplier 15 rider, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), Mortgage Protect, Mortgage Protect Advantage, PremierTerm Plus and PremierTerm Plus (TPD)) and Unit Trusts (Blackrock Global Allocation Fund, Blackrock Global Equity Income Fund, Blackrock Global Multi Asset Income Fund, Fidelity Global Dividend Fund, Fidelity Global Multi Asset Income Fund, First State Dividend Advantage Fund, Fullerton USD Income Fund, JPMorgan Asia Pacific Income Fund, Lion Global Short Duration Bond Fund, Lion Global Singapore Dividend Equity Fund, Lion-Bank of Singapore Asian Income Fund, Lion-OCBC Global Core Fund (Growth), Lion-OCBC Global Core Fund (Moderate), Schroder Asian Equity Yield Fund, Schroder Asian Income Fund, Schroder ISF Global Multi Asset Income Fund and Templeton Global Total Return). A minimum annual premium of S\$8,000 applies for Regular Premium Endowment Insurance and a minimum investment of S\$80,000 applies for Unit Trusts to qualify for the S\$150 cash reward.

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 FRANK by OCBC Cash Reward Promotion

For full terms and conditions, please refer to 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 or www.sdic.org.sg).