



Invest and protect with a regular premium investment-linked plan.



In partnership with:



Important Notice

Investment-linked Insurance Plan is provided by The Great Eastern Life Assurance Company Limited, a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group. This plan is not a bank deposit and OCBC Bank does not guarantee or have any obligations in connection with it.

This document does not take into account your particular investment and protection aims, financial situation or needs. You may want to seek advice from a financial adviser before committing to buy the product. If you choose not to seek advice from a financial adviser, you should consider whether the product is suitable for you.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

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

This document is for general information only. It is not a contract of insurance or an offer to buy an insurance product or service. It is also not meant to provide any insurance or financial advice. The specific terms and conditions of the plan are set out in the policy documents. If you are interested in the insurance policy, you should read the product summary and policy illustration (available from us) before deciding whether to buy this product.

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Policy Owners' Protection Scheme


Protected up to specified limits by SDIC.

Information presented as of 20 March 2020.

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 Our branches

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What is Investment-linked Insurance Plan?

A regular premium investment-linked plan that allows you to invest and be protected with comprehensive insurance coverage.

This is not a savings or fixed deposit account.

Investment

Choose to invest in professionally managed and well-diversified funds that best suit your risk appetite and investment objective.

Invest your premiums over 10 or 20 years to take advantage of dollar cost averaging.

Premiums invested into the funds are subject to the applicable premium allocation rate for that policy year.

The cash value of your plan depends on the prices of these investment units which are in turn dependent on the performance of the funds.

Your investment is not guaranteed and is subject to investment risks, including the potential loss of your capital.

Flexibility during emergencies

This plan allows you to take premium holidays or make partial withdrawals with no extra charges, to help tide you over times of emergencies.

Insurance

Get protected for death, accidental death, total and permanent disability (TPD), and terminal illness (TI), with optional coverage for critical illness and early cancer.

The policy will mature at the end of the policy year when the life assured is age 80, with an option to extend the coverage for another 20 years, without further medical underwriting.

As insurance charges and policy fees are paid through deduction of investment units, your policy will be terminated, and you will lose the insurance coverage if the account value of the policy is insufficient to pay for any fees and charges.

Hassle-free application

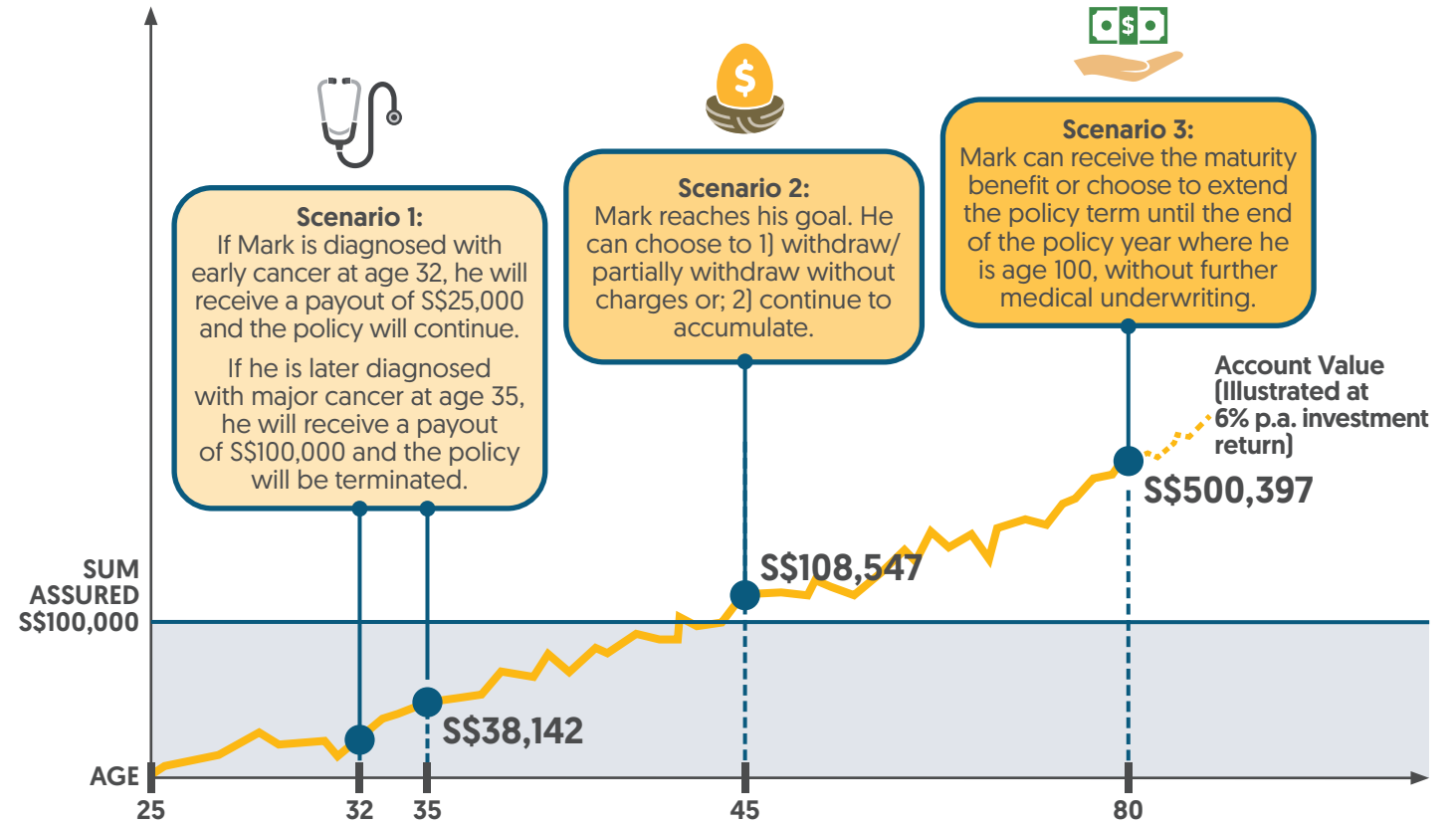
Answer 2 underwriting questions to get comprehensive coverage.



Life Assured: Mark, 25, male, non-smoker
Premium: S\$325 every month for 20 years (Total premiums paid: S\$78,000)
Sum assured: S\$100,000

Mark purchases Investment-linked Insurance Plan with a goal of S\$100,000 and opts for the Accelerated Critical Illness and Early Cancer Rider.

Receives coverage for	Payout
Death, TI, TPD and critical illness	Higher of (i) the basic sum assured plus the total amount of single premium top-ups (if any) less the total amount of withdrawals (if any); and (ii) 105% of the account value.
Accidental death	Additional payout of an amount equivalent to the death benefit.
Early cancer	Additional payout of S\$25,000.



All ages specified refer to age next birthday. The figures used are based on an illustrated investment rate of return (IIRR) of 6% p.a. and the selected fund is GreatLink Lifestyle Balanced Portfolio. This is not a pure protection insurance product. It is an investment-linked insurance plan with risks. The account value at age 35 is illustrated to be S\$34,940 at IIRR of 4% p.a. and S\$41,669 at IIRR of 8% p.a.. The surrender value at age 45 is illustrated to be S\$88,967 at IIRR of 4% p.a., and S\$133,063 at IIRR of 8% p.a.. The maturity benefit is illustrated to be S\$209,212 at IIRR of 4% p.a., and S\$1,184,101 at IIRR of 8% p.a.. The two rates of return used [4% p.a. and 8% p.a.] are purely illustrative and do not represent upper and lower limits on the investment performance. The actual benefits payable will depend on the actual performance of the underlying assets of the funds. The performance of the funds is not guaranteed and the surrender value may be less than the total premiums paid. The benefits of the policy may also be affected by non-payment of premiums, partial withdrawals or any alterations to your policy. If the guaranteed extension option is exercised, the accidental death benefit and other benefits which have been claimed under the policy and/or its riders will not be extended. If you want insurance protection only, you should consider other insurance products which might be more appropriate. Please refer to the policy illustration and product summary for more information.