

## Insurance Policies Important Notice

The Universal life insurance policies are provided by either The Great Eastern Life Assurance Company Limited, Transamerica Life (Bermuda) Ltd. (incorporated in Hamilton, Bermuda) or HSBC Insurance (Singapore) Pte Ltd.

PremierLife Generation V (SGD) is underwritten 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.

PremierLife Generation V (SGD) is only available in SGD currency.

Foreign currency investments or deposits are subject to inherent exchange rate fluctuations that may provide opportunities and risks. Earnings on foreign currency investments or deposits would be dependent on the exchange rates prevalent at the time of their maturity if any conversion takes place. Exchange controls may be applicable from time to time for certain foreign currencies. You should therefore determine whether any foreign currency investment is suitable for you in light of your investment objectives, financial means, and risk profile. Any pre-termination costs will be deducted from your deposit.

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 products. If you choose not to seek advice from a financial adviser, you should consider whether the products are 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.

Any and all scenario analysis that are set out in this brochure is provided for illustrative purposes only. It does not present all possible outcomes or describe all possible factors that may affect the value of the proposed transaction.

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. The premium financing is provided by OCBC Bank, while the insurance benefits are provided by The Great Eastern Life Assurance Company.

We do 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. We do not undertake to update the information or to correct any inaccuracies. All information may change without notice. We 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.

This document may be translated into the Chinese language. If there are any differences between the English and Chinese versions, the English version will prevail.

This advertisement has not been reviewed by the Monetary Authority of Singapore

### **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)).