



Product Summary

GREAT WEALTH ADVANTAGE 4

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About your plan

GREAT Wealth Advantage 4 is a regular premium whole of life investment-linked plan (ILP) designed to meet your wealth accumulation needs, as well as to provide you with financial protection against death, total and permanent disability (TPD) and terminal illness. It also gives you the flexibility to choose from 3 different plan types (Choice 5, Choice 10 or Choice 15).

This plan also gives you access to professionally managed ILP sub-funds ("funds"). The premiums you pay will be used to create units in the funds and the value of the policy will vary directly with the performance of the funds.

Please note that this product is an unlisted Specified Investment Product.

The provider of your plan

GREAT Wealth Advantage 4 is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #01-01, Great Eastern Centre, Singapore 048659.

The Great Eastern Life Assurance Company Limited is a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.



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Benefits

Death benefit

We will pay the following in one lump sum, if the life assured dies:

- (a) 101% of the total basic regular premiums paid plus 101% of the total single premium top-ups paid (if any), less 101% of the total amount of any partial withdrawals made (including partial withdrawal charges (if any)); or
 - (b) the account value of the policy,
- whichever is higher, less any debt owed under the policy.

Account value refers to the total value of all the units in all the fund(s) which you have selected and is calculated based on the unit prices of the relevant fund(s) on the relevant valuation date.

Total and permanent disability (TPD) benefit

We will pay the death benefit in one lump sum, if the life assured suffers from TPD.

	Life assured suffers from a state of incapacity which is total and permanent, and which	Applicable period
If life assured is more than 15 years old	(a) is such that the life assured is not able to perform any work, occupation or profession which enables the life assured to earn or obtain any wage, remuneration or profit; or	This occurs before the policy anniversary on which the life assured is age 65 next birthday.
	(b) takes the form of <u>total and irrecoverable loss</u> of: <ul style="list-style-type: none"> (i) the sight in both eyes; (ii) the use of 2 limbs at or above the wrist or ankle; or (iii) the sight in 1 eye and the use of 1 limb at or above the wrist or ankle. 	This applies for the whole of the term of the policy.
If life assured is 15 years old or less	(a) is such that the life assured is confined to a home, hospital or other institution requiring constant care and medical attention for at least 6 consecutive months; or	This occurs before the life assured turns 16 years old.
	(b) takes the form of <u>total and irrecoverable loss</u> of: <ul style="list-style-type: none"> (i) the sight in both eyes; (ii) the use of 2 limbs at or above the wrist or ankle; or (iii) the sight in 1 eye and the use of 1 limb at or above the wrist or ankle. 	This applies for the whole of the term of the policy.

TPD must, in the opinion of a registered medical practitioner, be deemed to be total and permanent.

The most we will pay in benefit for TPD for all policies and riders we have issued for each life assured is S\$5,000,000.



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Continuation Event

Upon the admission of the claim for TPD benefit, if one or more Additional CI Rider(s)¹ attached to the policy is/are in force, the policy and its rider(s) will not be terminated ("Continuation Event"). However, if the rider stipulates the termination of that rider in the event of the admission of a claim for the TPD benefit under the policy, the rider will be terminated.

Following the Continuation Event:

- (a) the basic regular premiums for the base plan, GREAT Wealth Advantage 4, will no longer be payable;
- (b) the fees and charges for the base plan will no longer be payable;
- (c) any premiums for all attaching riders will still be payable while the policy remains in force, unless payment has been waived in accordance with the terms of a premium waiver rider; and
- (d) the account value will be zero and no further claim for benefits may be made under the base plan.

¹ "Additional CI Rider" refers to a rider attached to the policy whereby the payment of benefit for critical illness under such rider will not reduce or affect the amount of the benefits payable under the base plan, GREAT Wealth Advantage 4.

Terminal illness benefit

We will pay the death benefit in one lump sum on a conclusive diagnosis of an illness that is expected to result in the life assured's death within 12 months.

We require this diagnosis to be supported by a registered medical practitioner and when we require, to be confirmed by our appointed medical practitioner.

Welcome bonus

Upon the receipt of each payment of the basic regular premium payable for the first policy year, we will pay a welcome bonus as set out below depending on the base plan you choose.

Where the Annual Premium ² for the 1 st policy year is	Percentage of each payment of basic regular premium for the 1 st policy year to be paid as Welcome Bonus		
	GREAT Wealth Advantage 4 – Choice 5	GREAT Wealth Advantage 4 – Choice 10	GREAT Wealth Advantage 4 – Choice 15
S\$1,200 to S\$2,399.99	Not Applicable	Not Applicable	7.5%
S\$2,400 to S\$3,599.99	Not Applicable	5%	15%
S\$3,600 to S\$5,999.99	Not Applicable	10%	25%
S\$6,000 to S\$11,999.99	15%	20%	30%
S\$12,000 and above	30%	40%	55%

² "Annual Premium" refers to the total amount of basic regular premium(s) payable by the policyholder for a policy year based on annual premium frequency.

The welcome bonus will be added to the account value of the policy in the form of extra units. It will be apportioned to create and grant units in the fund(s) selected by you based on your latest premium apportionment instructions. The number of units created and granted will be determined by reference to the unit price(s) available as at the next valuation date following our receipt of each payment of the basic regular premium for the first policy year.

We will stop paying any welcome bonus if the policy is on premium holiday. We will resume paying the welcome bonus when you resume payment of the basic regular premium payable for the first policy year.



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Premium bonus

We will pay a premium bonus equivalent to 2.0% of each payment of the basic regular premium in respect of the policy years stipulated below depending on the base plan that you have chosen, upon our receipt of such premium paid, provided that:

- (a) all basic regular premium payable have been paid up to date; and
- (b) there have been no partial withdrawal(s) of the account value within the 12 months prior to the date on which the premium bonus would be payable.

Base Plan	Premium bonus payable from the start of the
GREAT Wealth Advantage 4 – Choice 5	6 th policy year
GREAT Wealth Advantage 4 – Choice 10	11 th policy year
GREAT Wealth Advantage 4 – Choice 15	16 th policy year

The premium bonus will be added to the account value of the policy in the form of extra units. It will be apportioned to create and grant units in the fund(s) selected by you based on your latest premium apportionment instructions. The number of units created and granted will be determined by reference to the unit price(s) available as at the next valuation date following our receipt of each payment of the basic regular premium.

Payment of the premium bonus will cease if one or both of the conditions stated above in points (a) and (b) are not satisfied. Payment of the premium bonus will resume when both conditions are satisfied. Premium bonus will not be payable for basic regular premium falling due during a premium holiday even when such basic regular premium is subsequently paid.

Loyalty bonus

We will pay a loyalty bonus equivalent to 0.30% of the account value as at the end of each policy year annually from the end of the policy year ("Loyalty Bonus Determination Date") stipulated below depending on the base plan that you have chosen, provided there are no partial withdrawal(s) of the account value during that policy year for which the loyalty bonus is being paid for.

Base Plan	Loyalty bonus to be paid annually from the end of the
GREAT Wealth Advantage 4 – Choice 5	10 th policy year
GREAT Wealth Advantage 4 – Choice 10	10 th policy year
GREAT Wealth Advantage 4 – Choice 15	15 th policy year

The loyalty bonus will be added to the account value of the policy in the form of extra units. It will be apportioned according to the proportion of the value of each fund which you have selected for your policy to the account value of your policy on the Loyalty Bonus Determination Date, to create and grant units in those fund(s). The number of units created and granted will be determined by reference to the unit price(s) available as at the Loyalty Bonus Determination Date for that policy year.

If the Loyalty Bonus Determination Date for a particular policy year is not a valuation date, the account value and the unit price(s) will be determined as at the next valuation date following the Loyalty Bonus Determination Date.



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Premiums

Premium frequency

Basic regular premium is payable throughout the term of the policy. You can choose to pay the basic regular premium on a monthly, quarterly, half-yearly or yearly basis, subject to the following minimum amounts.

Premium frequency	Minimum basic regular premium		
	GREAT Wealth Advantage 4 – Choice 5	GREAT Wealth Advantage 4 – Choice 10	GREAT Wealth Advantage 4 – Choice 15
Annually	S\$6,000	S\$2,400	S\$1,200
Half-yearly	S\$3,000	S\$1,200	S\$600
Quarterly	S\$1,500	S\$600	S\$300
Monthly	S\$500	S\$200	S\$100

Any premiums for cash-paying rider(s) are to be paid in addition to the basic regular premiums following the same premium frequency as the base plan. No partial payments are accepted.

Premium charge

There is no premium charge deducted from the basic regular premium paid.

100% of the basic regular premium you have paid will be apportioned to create and grant units in the fund(s) which you have chosen.

Flexible options

Premium holiday and premium holiday charge

The policy will be regarded to be on premium holiday if the basic regular premium due is unpaid after the grace period.

When the policy is on premium holiday, the policy will continue to be in force and we will continue to deduct any fees and charges relating to the policy and premiums in arrears for any cash-paying riders from the account value by cancelling units of an equivalent value. Any deduction of premiums for cash-paying riders from the account value will be subject to partial withdrawal charges (if any).

Please refer to the section below on partial withdrawal charge for more details.

When the policy is on premium holiday, we will deduct a premium holiday charge monthly from the account value by cancelling units to the value equivalent to the premium holiday charge for the relevant policy year. The number of units to be cancelled will be in proportion to the value of each fund which you have selected for your policy following the date on which the premium holiday charge is due each policy month. These units will be valued at the unit price(s) of the respective funds available on the next valuation date following the date on which the premium holiday charge is due for each policy month.

The premium holiday charge is determined by multiplying the percentage which corresponds to the policy year in which the premium holiday is in effect with the Annualised Premium³ and dividing the resulting value by 12. The percentages are shown in the table below.



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Policy year during which the premium holiday is in effect	Percentage of Annualised Premium ³ for computing premium holiday charge		
	GREAT Wealth Advantage 4 – Choice 5	GREAT Wealth Advantage 4 – Choice 10	GREAT Wealth Advantage 4 – Choice 15
1	100%	100%	100%
2	100%	100%	100%
3	75%	75%	80%
4	60%	75%	80%
5	45%	75%	80%
6	0%	50%	60%
7	0%	50%	60%
8	0%	50%	60%
9	0%	25%	50%
10	0%	25%	50%
11	0%	0%	40%
12	0%	0%	40%
13	0%	0%	40%
14	0%	0%	20%
15	0%	0%	20%
16 onwards	0%	0%	0%

³ “Annualised Premium” refers to the total amount of basic regular premium(s) payable by the policyholder for a policy year based on the prevailing premium frequency.

The policy will continue to be in force as long as the account value of the policy is positive. If the account value is insufficient for the deduction of the fees and charges relating to the policy and/or premiums in arrears for any cash-paying rider(s), we will deduct the remaining amount in the account value and the policy and its rider(s) will lapse. Any outstanding amounts not deducted from the account value will be considered as debts owed to us.

The premium holiday ends when we receive payment of any basic regular premiums, or when the policy lapses or terminates, whichever is earlier.

We may change the premium holiday charge by notifying you 1 month prior to the change.

You are advised to read the policy contract for all the conditions.

Premium holiday charge refund

We will refund the premium holiday charge paid (if any) for GREAT Wealth Advantage 4 – Choice 10 and GREAT Wealth Advantage 4 – Choice 15, subject to the following conditions:

- you submit an application to us on such form prescribed by us for a refund of the premium holiday charge paid and we accept such application (acceptance is at our absolute discretion);
- there have been no other applications accepted by us during the term of the policy for the refund of any premium holiday charge paid;
- the refund applied for does not relate to any premium holiday charge paid for any period of premium holiday occurring within the first 5 policy years;
- we will only refund any premium holiday charge(s) paid within 6 months preceding the date of your application;



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- (e) there have been no partial withdrawal(s) of the account value of the policy within 12 months preceding the date of your application; and
- (f) all basic regular premium has been paid up to date as at the date of your application.

The refund of the premium holiday charge would be paid on such date as we determine ("Premium Holiday Charge Refund Date").

The refund will be made in the form of extra units added to the account value of the policy. It will be apportioned to create and grant units in the fund(s) selected by you based on your latest premium apportionment instructions. The number of units created and granted will be determined by reference to the unit price(s) available as at the next valuation date following the Premium Holiday Charge Refund Date.

You are advised to read the policy contract for all the conditions.

Varying the basic regular premium

You may reduce the amount of basic regular premium subject to such terms and conditions as we may impose (including but not limited to, the reduction in the amount of basic regular premium having to satisfy certain limits on amounts). You may reduce the amount of basic regular premium payable from the respective policy anniversary as stipulated below depending on the base plan that you have chosen.

Base Plan	Basic regular premium may be reduced from
GREAT Wealth Advantage 4 – Choice 5	5 th policy anniversary
GREAT Wealth Advantage 4 – Choice 10	10 th policy anniversary
GREAT Wealth Advantage 4 – Choice 15	15 th policy anniversary

Any reduction of the basic regular premium shall take effect from the next due date of payment of the basic regular premium.

Increase of the amount of basic regular premium is not allowed.

Single premium top-ups

You can make single premium top-ups to your policy provided that:

- (a) the single premium top-up is made after the inception of your policy; and
- (b) all basic regular premium and premium for all cash-paying riders (if any) falling due have been paid up to date.

You will not be able to make any single-premium top-ups if the policy is on premium holiday.

The minimum amount of each single premium top-up is S\$1,000 and the value of units apportioned to each fund you have selected, must be at least S\$200. The maximum amount of each single premium top-up should not exceed the maximum amount which is stipulated by us from time to time, and is subject to financial underwriting.

A premium charge of 3.0% will be deducted from each single premium top-up paid and the remaining amount will be apportioned to create and grant units in the fund(s) selected based on your instructions as to premium apportionment in respect of that single premium top-up.

We reserve the right not to accept the payment of the single premium top-up, to perform financial underwriting before our acceptance of the payment of the single premium top-up and to impose such other terms and conditions as we deem fit.



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Changing premium apportionment

As your preference for risk and returns may change over time, you may change the premium apportionment used to create and grant units in the available fund(s) at any time at no charge. After the request is accepted by us, all future automatic fund rebalancing, payment of basic regular premium after deduction of premium charge (if any) and each payment of welcome bonus, premium bonus and/or premium holiday charge refund (as the case may be) will be apportioned to create and grant units in the fund(s) in accordance with the new premium apportionment.

Change of life assured

You may request for a change in the life assured at any time from the second policy year onwards while the policy is in force.

Any change of the life assured is subject to the following terms and conditions:

- (a) acceptance of the new life assured will be subject to our acceptance and the insurability of the proposed new life assured, both of which we may determine in our absolute discretion;
- (b) the policy must have been in force for at least 1 year from the date of commencement; and
- (c) premiums for the policy are not being waived pursuant to a premium waiver benefit covering the life assured.

Upon our acceptance of the change of the life assured:

- (a) the date of commencement of the policy (as defined in the policy), and the schedule of fees and charges of the policy will not change;
- (b) any riders (except payer benefit rider) attached to the policy shall also be terminated from the date of such acceptance; and
- (c) all references to the date of issue of the policy in the provisions in the policy contract relating to the exclusions for the death benefit, TPD benefit and terminal illness benefit will thereafter be taken to refer to the date on which we accepted the change of the life assured.

A maximum of 2 changes of the life assured are allowed while the policy is in force.

You are advised to read the policy contract for all the conditions.

Fund switching

You can request to switch all or any of the units of one fund to another fund offered under the policy.

The value of units being switched from one fund to another (and further in the case of a partial switch of the units of one fund to units of another fund, the value of the remaining units in the fund after the switch) must be at least S\$500 or such minimum amount as we may stipulate from time to time.

There is presently no charge for fund switching but we may at our discretion impose a fee for fund switch by giving you at least 1 month's notice.



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Automatic fund rebalancing (AFR)

You can opt to have your units in the various fund(s) automatically rebalanced at every policy anniversary to conform to your last-instructed premium apportionment, subject to various terms and conditions. We will notify you at least 1 month prior to performing the AFR.

We will only perform the AFR if the prevailing proportion of fund value of any one fund has deviated at least 5% from the last-instructed premium apportionment and the value of the deviation is at least S\$50.

We will suspend the AFR if at any time:

- you have made a single premium top-up which is accepted by us;
- you have requested a fund switch which is effected by us; and/or
- you have made a partial withdrawal of the account value.

If AFR has been suspended and you wish to re-activate this feature, you need to submit a request for the AFR to be performed at the next policy anniversary following such request, and also provide specific instruction as to whether the AFR should be performed according to your last-instructed premium apportionment or a new premium apportionment to be instructed.

Add supplementary benefits according to your need(s)

You may wish to add optional supplementary benefits by attaching cash-paying riders to your plan. These riders provide protection against critical illness of varying stages, accidental events and disability income.

Please consult your financial representative for more information on the supplementary benefits available.



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Partial withdrawal and partial withdrawal charge

You may make a partial withdrawal from the account value of the policy at any time by requesting to cancel some of the units in the fund(s) you have or specifying an amount you wish to withdraw, provided the account value of the policy is positive. We may deduct a partial withdrawal charge from the amount to be withdrawn depending on the policy year during which the partial withdrawal occurs and the base plan which you have chosen. The partial withdrawal charge is equal to the amount to be withdrawn multiplied by the percentage which corresponds to the policy year in which you make the partial withdrawal from the account value. The percentages are shown in the table below.

Policy year during which the partial withdrawal occurs	Percentage of amount to be withdrawn from the account value for computing partial withdrawal charge		
	GREAT Wealth Advantage 4 – Choice 5	GREAT Wealth Advantage 4 – Choice 10	GREAT Wealth Advantage 4 – Choice 15
1	100%	100%	100%
2	100%	100%	100%
3	75%	75%	80%
4	60%	60%	60%
5	50%	50%	50%
6	45%	45%	50%
7	40%	40%	45%
8	20%	20%	30%
9	15%	15%	25%
10	5%	5%	15%
11	0%	0%	10%
12	0%	0%	8%
13	0%	0%	8%
14	0%	0%	7%
15	0%	0%	7%
16 onwards	0%	0%	0%

If you withdraw some of your units in the funds, the minimum value of units withdrawn and the value of remaining units in the fund after the withdrawal must be at least S\$500, or such minimum amount as we may stipulate from time to time; and the remaining account value of your policy must be at least S\$5,000, or such minimum amount as we may stipulate from time to time.

Any deductions from the account value for premiums of cash-paying rider(s) together with the partial withdrawal charges (if any) payable will be considered to be a partial withdrawal for the purposes of calculating the total partial withdrawals for the death benefit and net sum assured or assessing eligibility for premium holiday charge refund, loyalty bonus, premium bonus and/or Automatic Fund Rebalancing.

We may change the partial withdrawal charge by notifying you at least 1 month prior to changing the partial withdrawal charge.



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Surrender and surrender charge

You may surrender your policy for its account value at any time if the account value of the policy is positive. We will pay you an amount equal to the value of the cancelled units at the unit prices of the respective fund(s) on the next valuation date after we receive your request, less a surrender charge (if any) payable. The surrender charge is equal to the account value of your policy at the point of surrender multiplied by the percentage which corresponds to the policy year in which you surrender the policy. The percentages are shown in the table below.

Policy year during which the surrender occurs	Percentage of account value for computing surrender charge		
	GREAT Wealth Advantage 4 – Choice 5	GREAT Wealth Advantage 4 – Choice 10	GREAT Wealth Advantage 4 – Choice 15
1	100%	100%	100%
2	100%	100%	100%
3	75%	75%	80%
4	60%	60%	60%
5	50%	50%	50%
6	45%	45%	50%
7	40%	40%	45%
8	20%	20%	30%
9	15%	15%	25%
10	5%	5%	15%
11	0%	0%	10%
12	0%	0%	8%
13	0%	0%	8%
14	0%	0%	7%
15	0%	0%	7%
16 onwards	0%	0%	0%

We may change the surrender charge by notifying you at least 1 month prior to changing the surrender charge.

What is the effect of early surrender?

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.

Please see the table of deductions in the policy illustration for the possible cost of surrendering the plan early.



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When will you not receive the benefits of this plan?

Exclusions

There are certain conditions whereby the benefits under the policy will not be payable. These conditions are stated in the policy contract.

Death benefit

We will not pay the benefit if the life assured:

- (a) dies due to suicide, while sane or insane; or
- (b) dies due to any pre-existing condition,

within 12 months from the date we issued the policy or from the date of reinstatement (if applicable). Your policy will be terminated.

We will pay the account value calculated as at the next valuation date following our receipt of notification of the death, less any amounts paid as welcome bonus, loyalty bonus, premium bonus and premium holiday charge refund.

TPD benefit

We will not pay the benefit for:

- (a) TPD resulting directly or indirectly, wholly or partly, from self-inflicted injury, while sane or insane;
- (b) TPD resulting directly or indirectly, wholly or partly, from bodily injury sustained while the life assured is in or on, or boarding or descending from, an aircraft other than as a:
 - (i) fare-paying passenger or a crew member on an aircraft licensed for passenger service and operated by a commercial airline on a scheduled route;
 - (ii) passenger who is a member of the armed forces on a military transport aircraft; or
 - (iii) provider of airport ground handling, aviation catering, aircraft engineering or other aviation-related services while the aircraft is on the ground;
- (c) any pre-existing TPD; or
- (d) a diagnosis of TPD due to a pre-existing condition within 12 months from the date of issue or date of reinstatement (if applicable) of the policy.

Terminal illness benefit

We will not pay the benefit for:

- (a) terminal illness in the presence of Human Immunodeficiency Virus (HIV) infection;
- (b) any pre-existing terminal illness; or
- (c) a diagnosis of terminal illness due to a pre-existing condition within 12 months from the date of issue or date of reinstatement (if applicable) of the policy.

You are advised to read the policy contract for all the conditions.



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Fees and charges

Policy fee

We will deduct a policy fee equivalent to a percentage of the account value monthly from the start of the policy by cancelling units to the value equivalent to the policy fee. The number of units to be cancelled will be in proportion to the fund value of each fund following the date on which the policy fee is due for each policy month. The units will be valued at the unit prices of the respective funds available on the next valuation date following the date on which the policy fee is due for each policy month.

The policy fee is determined by multiplying the percentage which corresponds to the policy year for which the policy fee is payable with the account value of the policy as at the start of the relevant policy month and dividing the resulting value by 12. The percentages are shown in the table below.

Policy year	Policy fee (percentage of account value per annum)		
	GREAT Wealth Advantage 4 – Choice 5	GREAT Wealth Advantage 4 – Choice 10	GREAT Wealth Advantage 4 – Choice 15
1 to 10	2.50%	2.50%	1.50%
11 to 15	0.70%	0.70%	1.50%
16 onwards	0.70%	0.70%	0.70%

For GREAT Wealth Advantage 4 – Choice 10 and GREAT Wealth Advantage 4 – Choice 15, an additional fixed monthly policy fee of S\$5.00 will be payable as part of the policy fee for a policy with prevailing Annualised Premium³ of less than S\$6,000. The prevailing Annualised Premium³ will be computed as of the date when the policy fee falls due for each policy month.

We may change the policy fee by notifying you at least 1 month prior to changing the policy fee.

Insurance charge

We will deduct a monthly insurance charge based on the net sum assured of the policy from the start of the policy, by cancelling units to the value equivalent to the insurance charge. The number of units to be cancelled will be in proportion to the fund value of each fund following the date on which the insurance charge is due for each policy month. The units will be valued at the unit prices of the respective funds available on the next valuation date following the date on which the insurance charge is due for each policy month.

Net sum assured refers to the amount by which the sum of 101% of the total basic regular premium(s) paid, and 101% of the total single premium top-up(s) (if any), less 101% of the total amount of partial withdrawal(s) (if any) (including any partial withdrawal charges), exceeds the account value of the policy.

The insurance charge is determined by multiplying the net sum assured at the start of the policy month by the applicable insurance charge rate per annum and dividing the resulting value by 12,000.

The rate of insurance charge per annum is guaranteed and will not be subject to change during the term of the policy.

Please refer to the Appendix for the rates of insurance charge which are applicable.



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Funds

Available funds

You can choose to invest in one or more of the GreatLink funds. For the full list of funds available for your policy, you can refer to our website at: <https://www.greateasternlife.com/sg>.

Details of each fund can be found in their respective fund documents, which will explain the risk that is specific to each fund. The following documents are also made available for you to better understand each fund:

- Prospectus/Fund Details/Fund Summary (where applicable);
- Product Highlights Sheet ("PHS");
- Provider's Factsheet;
- Semi-annual and Annual Reports; and
- Performance charts.

Please note that every fund or combination of funds has its own investment objectives, horizon, liquidity, and level of risk. You are advised to select fund(s) that match your risk profile, needs and preferences.

All funds are audited by PricewaterhouseCoopers certified public accountants.

Obtaining fund prices

The unit prices are available on our website. We may from time to time change our website address without any reference to you. We may also make the unit prices available in any other way we choose from time to time. All published and quoted prices do not represent the actual unit prices on the date of publication or quotation as the unit price of each fund is priced on a forward-pricing basis.

Fees and charges for the funds

We will deduct a fund management charge and custodian fee from the fund value at each asset valuation, before the determination of the unit prices. These charges are a percentage per year of the value of each fund.

Please refer to the Fund Details/Fund Summary and PHS (provided separately by your financial representative) for the fund(s) selected. The Fund Details/Fund Summary and PHS can also be downloaded from our website.

We may change these charges and fees from time to time, but they will not be more than the maximum amounts indicated, if any.

Semi-annual and annual reports

You will receive a statement of your policy at least once a year.

The financial year-end is on 31 December every year. The Semi-annual and Annual Reports will be made available to you within 2 and 3 months from the last date of the period to which the report relates respectively. The latest Semi-annual and Annual Reports will be made available on our website.



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Fund transactions

Creation/ cancellation of units in funds

All fund transactions in your policy will be done via creation and cancellation of units in your funds, based on the respective unit price of the funds selected by you.

(a) Pricing of units

Pricing of units is done on a forward-pricing basis and single-pricing basis.

Forward-pricing basis

The unit price on each dealing day, i.e. it refers to a business day or such other day as we may decide from time to time, will be based on the net asset value calculated by the relevant fund manager as at the next valuation date for that fund. This means that we cannot know beforehand the unit prices at which instructions will be carried out.

Single-pricing basis, which is also referred to as bid-bid basis

The price at which units are created and the price at which the units are cancelled are based on the bid price.

(b) Dealing deadline

The dealing deadline is 12 noon Singapore time on each dealing day or any other time we decide by giving you at least 1 month's notice. For us to process your instruction on the same dealing day, we must receive your instructions by the dealing deadline. If we receive your instructions after the dealing deadline, your instructions will be deemed to have been received by us on the next dealing day.

As the unit prices of policy units of the funds may be in currencies other than the Singapore dollar, we will convert the unit prices of these funds into Singapore dollars, at an exchange rate which we will decide, before buying or selling the policy units.

(c) Creation of units

We will create and grant to you, the number of units in each fund of your choice, based on the relevant bid price at the next valuation date.

Numerical example of how units are created after the deduction of the premium charge:

Basic regular premium ("BRP")	=	S\$1,000
Premium charge	=	0%
Notional bid price	=	S\$1.000
Number of new units created	=	$\frac{\text{BRP} \times (100\% - \text{Premium charge})}{\text{Bid price}}$
	=	$\frac{\text{S\$1,000}}{\text{S\$1.000}}$
	=	1,000 units

Above example is for illustrative purpose and does not denote the minimum premium allowed.



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(d) Cancellation of units

You may cancel some or all units in the fund(s) that you have at any time i.e. partial withdrawal or surrender.

We will cancel the number of units in each fund of your choice, based on the relevant bid price at the next valuation date.

Numerical example of how withdrawal proceeds are calculated:

Withdrawal amount	=	1,000 units
Notional bid price	=	S\$1.00
Amount of units withdrawn *	=	Units to be withdrawn x Bid price
	=	1,000 x S\$1.00
	=	S\$1,000

*In the event of a partial withdrawal of the account value or surrender of your policy, you will receive the balance amount of the account value after deducting any partial withdrawal charge or surrender charge where applicable.

(e) Payment of proceeds

Upon the receipt and acceptance of your cancellation request, the proceeds shall be paid out to you within 4 business days (or such other period as may be allowed by the Monetary Authority of Singapore) in the case of a fund which is a bond fund or money market fund, and 6 business days (or such other period as may be allowed by the Monetary Authority of Singapore) in the case of a fund which is not a bond fund or money market fund, unless dealings have been suspended as specified in the section "Suspension of dealings" below.

(f) Payment of dividends

You have the choice to invest in any dividend paying fund(s) that provides you with regular payment of dividends. The rate, frequency and method of dividend distribution of the funds(s) is determined by the underlying fund's manager and us.

When we declare dividends payable for the units under the underlying fund, the value of dividends payable will be based on the number of units held by the policyholder in that fund on the business day decided by us and which shall be in accordance with applicable law.

If the fund provides for payment of dividends, we will pay the dividends within three (3) months from the date of the declaration of the dividends.

If the fund provides for re-investment of dividends, dividends will be paid in the form of re-investment of the amount of dividends in that fund.

If the fund provides for the accumulation of dividends, we will reflect the accumulated dividends in the fund value.



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Suspension of dealings

We may suspend cancellation or creation of units in a fund if it is necessary under any of the following circumstances:

- (a) any period when any stock exchange, on which any assets forming part of the funds for the time being are listed or dealt in is closed (otherwise than for non-business days) or during which dealings are restricted or suspended;
- (b) the existence of any state of affairs which, in our opinion, might seriously prejudice the interests of the policyholders holding similar policies as a whole or of any of the funds;
- (c) any breakdown in the means of communication normally employed in determining the price of a unit of any of such funds or when for any reason the prices of any of such units in any fund cannot be promptly and accurately ascertained;
- (d) any period when remittance of money which will or may be involved in the realisation of such funds or in the payment for such funds cannot, in our opinion, be carried out at normal rates of exchange;
- (e) any period when dealing of units in any or all of the funds is suspended pursuant to any order or direction of the Monetary Authority of Singapore; or
- (f) any period when our business operations in relation to the operation of the funds are substantially interrupted or closed as a result of or arising from any circumstances beyond our control, including but not limited to, an act of God, fire, flood, earthquake, typhoon or other natural disaster, pestilence, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorism, insurrection, revolution, civil unrest, riot, strike, labour dispute, nationalisation, sanction, embargo, epidemic, pandemic, quarantine, directive of government or regulatory authority, or interruption or failure of utility service (including but not limited to, electric power, gas, water, broadband or telecommunication service).

Risk of this plan

What can you expect of the performance of the funds?

The performance of the funds is not guaranteed. The value of the units in the funds and the income accruing to the units, if any, fluctuates according to market conditions. This will affect the account value which is not guaranteed. Past performance is not an indicator of future performance.

For dividend paying fund(s) that provides you with regular payment of dividends, the payment of dividends may reduce the net asset value of the fund which is used to calculate the fund value and the benefits payable under your policy.

Please refer to Fund Details/Fund Summary and PHS (provided separately by your financial representative) for the specific risks of the fund(s) you have chosen. The Fund Details/Fund Summary and PHS can also be downloaded from our website.

What happens if you surrender the policy early?

If you surrender your policy after the free-look period, you may lose part or all of the premiums paid. This is because the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Buying a new policy may mean we need to reassess the life assured's health and circumstances and may result in higher premiums and/or benefit exclusions due to the age and health status.



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What is the worst case scenario if you surrender your policy early?

There will be no protection if you surrender your policy early.

The illustrated amount you will receive is reflected in the surrender value column in the policy illustration. The amount you will receive will depend on the value of all the funds selected by you based on the respective unit prices at the next valuation date, and this may be lower than your premiums paid.

What happens if you do not pay your premiums on time?

If you do not pay your premiums on time, your policy may lapse (after 30 days grace period) depending on the account value. If the policy has enough account value, your policy will be on premium holiday, and fees and charges and premiums for any cash-paying riders due will continue to be deducted from the account value.

If the account value is insufficient, the policy lapses. You may reinstate the policy within 6 months from the lapse date and usual reinstatement conditions apply.

What happens if your policy lapses?

There will be no protection if your policy lapses.

What are the risks that we will refuse your claim?

The claim must meet the definitions of the events as shown in the contract before we can approve a claim and these events must not fall under the list of exclusions.

There are certain conditions whereby the benefits under the policy will not be payable. These conditions are stated in the policy contract.

You are advised to read the policy contract for the exact definitions, terms and conditions, and full list of exclusions.

When will your policy be terminated?

Your policy and all the riders (if any) which are in force will terminate when any of the following occurs:

- (a) the date of death of the life assured;
- (b) when the life assured suffers from TPD or is diagnosed with terminal illness and such claim is admitted;
- (c) in the event of cancellation of the policy in exercise of your right of free-look;
- (d) you surrender your policy; or
- (e) all the funds available for the policy are closed.

However, where a Continuation Event has occurred:

- (i) your policy and all the riders (if any) will not be terminated and will continue to be in force; and
- (ii) the termination or lapsation of all of the Additional CI Riders¹ in accordance with the terms and conditions of such Additional CI Riders¹ will be considered as an event which will terminate your policy and all riders which are in force, in addition to those stated in (a) to (e) above.



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What is the free-look period?

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid, less any change in the unit price(s) of the fund(s) and other costs incurred in assessing the risk of the policy including but not limited to medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us.

If your policy document is sent by post, we will assume it has been delivered and received 7 days after the date of posting.

Policy Owners' Protection Scheme

This policy 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).

General information

This product summary is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are shown in the policy contract.

You are responsible for the accuracy and completeness of the information given to us:

- (i) in any application for the policy; and
- (ii) when making any claim under the policy.

You can contact your financial representative for details on the procedures for withdrawing, surrendering or making claims under your policy. You may also visit Great Eastern's website for information on how to make a claim.

This document may be translated into Chinese. If there is any difference between the English and Chinese versions, the English version will apply.



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Appendix

Rates of insurance charge for GREAT Wealth Advantage 4

Standard rates of insurance charge per annum per S\$1,000 net sum assured

Age Next Birthday on Preceding (or Coincident) Policy Anniversary *	Male Non- Smoker	Male Smoker	Female Non- Smoker	Female Smoker	Age Next Birthday on Preceding (or Coincident) Policy Anniversary *	Male Non- Smoker	Male Smoker	Female Non- Smoker	Female Smoker
1	0.683	0.683	0.656	0.656	40	1.297	1.588	0.990	1.211
2	0.683	0.683	0.656	0.656	41	1.413	1.678	1.070	1.318
3	0.683	0.683	0.656	0.656	42	1.550	1.788	1.171	1.443
4	0.683	0.683	0.656	0.656	43	1.659	1.929	1.276	1.544
5	0.683	0.683	0.656	0.656	44	1.758	2.056	1.401	1.692
6	0.683	0.683	0.656	0.656	45	1.878	2.251	1.507	1.833
7	0.683	0.683	0.656	0.656	46	2.035	2.553	1.613	1.969
8	0.683	0.683	0.656	0.656	47	2.263	2.903	1.738	2.116
9	0.683	0.683	0.656	0.656	48	2.550	3.339	1.841	2.274
10	0.683	0.683	0.656	0.656	49	2.853	3.845	1.947	2.464
11	0.717	0.717	0.692	0.692	50	3.071	4.241	2.067	2.666
12	0.842	0.842	0.818	0.818	51	3.306	4.915	2.324	3.041
13	0.956	0.956	0.930	0.930	52	3.901	5.529	2.613	3.522
14	0.956	0.956	0.930	0.930	53	4.568	6.200	3.010	4.156
15	0.956	0.956	0.930	0.930	54	5.182	6.832	3.522	4.866
16	0.956	0.956	0.930	0.930	55	5.781	7.623	4.156	5.585
17	0.956	0.956	0.930	0.930	56	6.382	8.507	4.866	6.266
18	0.956	0.960	0.930	0.935	57	7.063	9.244	5.642	6.987
19	0.968	0.972	0.930	0.935	58	7.872	10.141	6.103	7.763
20	0.968	0.972	0.930	0.935	59	8.399	11.064	6.854	8.680
21	0.968	0.972	0.930	0.935	60	8.941	12.322	7.556	9.693
22	0.968	0.972	0.930	0.935	61	9.923	13.318	8.416	10.491
23	0.968	0.972	0.930	0.935	62	10.958	14.102	9.160	11.315
24	0.968	0.972	0.930	0.935	63	11.878	15.364	10.067	12.387
25	0.968	0.972	0.930	0.935	64	12.969	16.662	10.969	13.636
26	0.968	0.972	0.930	0.935	65	13.557	17.613	11.935	15.036
27	0.968	0.972	0.930	0.935	66	13.982	18.477	12.986	16.578
28	0.968	0.972	0.930	0.935	67	15.196	20.390	14.130	18.281
29	0.968	0.972	0.930	0.935	68	16.803	22.613	15.374	20.157
30	0.968	0.972	0.930	0.935	69	18.614	24.996	16.728	22.225
31	0.968	0.972	0.930	0.935	70	20.227	27.488	18.201	24.506
32	0.968	0.972	0.930	0.935	71	21.457	30.247	19.803	27.021
33	0.968	0.972	0.930	0.935	72	23.288	33.180	21.547	29.794
34	0.968	1.010	0.930	0.935	73	25.191	36.309	23.444	32.851
35	0.968	1.098	0.930	0.935	74	27.162	39.691	25.509	36.223
36	1.007	1.190	0.937	0.946	75	29.226	43.361	27.755	39.941
37	1.057	1.280	0.943	0.975	76	32.491	47.333	30.198	44.039
38	1.126	1.383	0.950	1.044	77	36.105	51.658	32.857	48.559
39	1.208	1.481	0.960	1.112	78	40.106	58.230	35.750	53.543



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Age Next Birthday on Preceding (or Coincident) Policy Anniversary *	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
79	43.582	63.396	38.898	59.037
80	47.594	68.952	42.322	65.097
81	51.362	75.833	46.050	71.777
82	55.520	83.399	50.104	79.144
83	59.588	91.722	54.516	87.266
84	65.453	100.875	59.316	96.222
85	72.186	110.941	64.538	106.096
86	80.976	122.011	70.221	116.985
87	90.046	134.187	76.403	128.990
88	100.651	147.576	83.131	142.229
89	111.080	162.303	90.450	156.825

Age Next Birthday on Preceding (or Coincident) Policy Anniversary *	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
90	122.210	178.499	98.414	172.919
91	133.293	196.311	107.080	190.666
92	144.912	215.900	116.508	210.233
93	155.793	237.445	126.767	231.810
94	166.215	261.138	137.928	255.599
95	177.710	287.197	150.073	281.831
96	191.389	315.856	163.287	310.754
97	208.030	347.374	177.664	342.645
98	229.776	382.037	193.307	377.811
99	251.024	420.161	210.328	416.584

* On date of deduction of insurance charge

Note: Insurance charge for each policy month =

net sum assured at start of policy month x rate of insurance charge per annum / 12000