Life Protection

SUPREME TERM

Stretch your protection with no compromises

All of us have different needs. Whether you're taking out your first plan, a newly-wed or a business owner, our Supreme Term plan gives you the flexibility to tailor it to your needs. Choose from more choices for protection and get covered at affordable premiums.

As a trusted brand with financial strength, we are here to help you safeguard your goals, and fulfill whatever needs you may have.

You seek financial freedom and essential coverage. Supreme term is an affordable plan that can offer you both.

We understand that you have goals and dreams that you are striving to achieve, with plans to help you get there. However, life's uncertainties can throw these plans off course. Start guarding your finances with Supreme Term, an affordable and effective plan that provides protection against Death, Total and Permanent Disability and Terminal Illness. It offers you financial support, so you can still achieve your dreams and those of your loved ones.

Benefits at a glance

Assurance that comes with worldwide protection

- High coverage at affordable premiums
- Premiums remain level[1] throughout your coverage term
- Stay protected beyond age 65[2] with Presumptive Total and Permanent Disability[3] coverage
- Flexible policy terms starting from 6 years, or be covered up to age 85[2]
- Lump sum payout to ease the financial burden of your loved ones
- Limited-pay option on your plan with Supreme Term (Limited Pay 65)
- Choice to extend coverage to include Critical Illnesses with Supreme Living Term

High coverage at affordable premiums

You can enjoy essential protection without having to compromise on your finances. Supreme Term provides high coverage for Death, Total and Permanent Disability and Terminal Illness at affordable premiums. Or if you simply want to enhance your existing coverage, Supreme Term can also offer you more protection choices, tailored to your needs.

Premium rates remain unchanged, even as you age

Supreme Term's premium is based on your entry age when you first sign up. This means that your premiums remain unchanged[1] until the end of your coverage term.

Stay protected beyond the age of 65

Most insurance policies only offer coverage for Total and Permanent Disability till age 65. Supreme Term's Presumptive Total and Permanent Disability benefit stretches your coverage by ensuring that you are protected beyond the age of 65 and throughout the policy term.

Choice of coverage terms to suit your needs

Everyone has different requirements when it comes to insurance coverage. Supreme Term's policy terms are designed with this in mind. Whether it's a 6-year coverage or coverage until the age of 85[2], its flexible policy terms offer you the option to select one that suits your lifestyle needs.

Lump sum payout to ease the financial burden of your loved ones

We understand that your family means the world to you. In the event of your untimely demise or disability, a lump sum payout will provide your family with additional financial support to maintain their living standards and take care of any unexpected expenses.

Limited-pay option with Supreme Term (Limited Pay 65)

We know that you would like to enjoy your golden years without the hassle of making premium payments. Now you can stretch your coverage longer, without compromising on your finances. Supreme Term gives you the option to stop premium payment after the retirement age of 65, and still get continuous coverage throughout the rest of the coverage term[4].

Extend your coverage to include Critical Illness with Supreme Living Term

Enhance your protection with Supreme Living Term. Get greater assurance with Critical Illness cover so that hefty medical expenses will not weigh you down should the unexpected happen.

Enhance your protection to enjoy comprehensive coverage

If you wish to enjoy coverage against accidents, hospitalisation or disability, simply add the desired supplementary riders to your basic plan. It's that simple.

To illustrate high coverage at affordable premiums, for a male non-smoker, age 30 next birthday with a Sum Assured of S$200,000.

Plan Type	Annual Premium (S$)	
	30 Year Term	40 Year Term
Supreme Term	S$334.00	S$518.00
Supreme Term (Limited Pay 65)	NA*	S$498.00
Supreme Living Term	S$808.00	S$964.00

*The minimum policy term available under Supreme Term (Limited Pay 65) for a person age 30 next birthday is 40 years.

[1] Premium rates for Supreme Term are guaranteed. Premium rates for Supreme Living Term are not guaranteed and may be adjusted based on future experience.

[2] Refers to age next birthday.

[3] Presumptive Total and Permanent Disability is described as a condition where the Life Assured suffers from such a state of incapacity which is total and permanent and which takes in the form of:

(i) total and irrecoverable loss of sight in both eyes, or

(ii) total and irrecoverable loss of the use of two limbs at or above the wrist or ankle; or

(iii) total and irrecoverable loss of the sight in one eye and total and irrecoverable loss of theuse of one limb at or above the wrist or ankle.

[4] After the premium payment term, the sum assured shall be reduced by 50%.

Get protected by essential and flexible coverage with Supreme Term now.
Speak to our Great Eastern Life Distribution Representative today.

Call our Product Enquiry Line at +65 6248 2211

Click on greateasternlife.com

Email to wecare-sg@greateasternlife.com

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan 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. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefits at the same cost.

In case of discrepancy between the English and Chinese versions of the brochure, the English version shall prevail.

These plans are 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).

Information correct as on 8 October 2014.

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Great Eastern
Life is Great
A member of the OCBC Group