Signature: Proposer _______________ Prepared by _______________ (For hardcopy submission in Singapore only)

SUPREME LIVING TERM (PRODUCT SUMMARY)

1. Provider of the Plan

The Great Eastern Life Assurance Company Limited
1 Pickering Street #13-01 Great Eastern Centre Singapore 048659

2. Nature and Objective of the Plan

This is a non-participating regular premium term insurance plan with a policy term as illustrated in the Benefit Illustration. It provides financial protection against death, total and permanent disability, terminal illness and critical illness until the end of the policy term.

3. Benefits under the Plan

3.1 Death Benefit

The sum assured, less Critical Illness Benefit paid out if any, will be payable upon death.

3.2 Total and Permanent Disability (TPD) Benefit

(Subject to a maximum Sum Assured of S$3,000,000 on any policies or riders issued by the Company on the same Life Assured)

If the Life Assured suffers from TPD before the policy anniversary preceding his 65th birthday, the death benefit will be payable in one lump sum and the policy will terminate.

The condition that the Life Assured's disability must occur before the policy anniversary preceding his 65th birthday is not applicable for the presumptive TPD, which is covered until the end of the policy term. Presumptive TPD 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 the use of one limb at or above the wrist or ankle.

3.3 Terminal Illness Benefit

If the Life Assured suffers from Terminal Illness, the death benefit will be payable in one lump sum and the policy will terminate.

Terminal Illness refers to a conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months. This diagnosis must be supported by a specialist and confirmed by the Company’s appointed doctor.

3.4 Critical Illness Benefits

(Subject to a maximum Sum Assured of S$2,500,000 on any policies or riders issued by the Company on the same Life Assured)

The death benefit will be payable in one lump sum (see exceptions below) in the event that the Life Assured is diagnosed to be suffering from any one of the 37 Critical Illnesses* listed below:

(1) Major Cancers	(14) Major Organ / Bone Marrow Transplantation	(27) Angioplasty & Other Invasive Treatment For Coronary Artery
(2) Heart Attack of Specified Severity	(15) Multiple Sclerosis	(28) Blindness (Loss of Sight)
(3) Stroke	(16) Muscular Dystrophy	(29) Major Head Trauma
(4) Coronary Artery By-pass Surgery	(17) Parkinson's Disease	(30) Paralysis (Loss of Use of Limbs)
(5) Kidney Failure	(18) Surgery to Aorta	(31) Terminal Illness **
(6) Aplastic Anaemia	(19) Alzheimer's Disease / Severe Dementia	(32) Progressive Scleroderma
(7) End Stage Lung Disease	(20) Fulminant Hepatitis	(33) Apallic Syndrome
(8) End Stage Liver Failure	(21) Motor Neurone Disease	(34) Systemic Lupus Erythematosus with Lupus Nephritis
(9) Coma	(22) Primary Pulmonary Hypertension	(35) Other Serious Coronary Artery Disease
(10) Deafness (Loss of Hearing)	(23) HIV Due to Blood Transfusion and Occupationally Acquired HIV	(36) Poliomyelitis
(11) Heart Valve Surgery	(24) Benign Brain Tumour	(37) Loss of Independent Existence
(12) Loss of Speech	(25) Viral Encephalitis	
(13) Major Burns	(26) Bacterial Meningitis	

* The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2014). These Critical Illnesses fall under Version 2014. You may refer to www.lia.org.sg for the standard Definitions (Version 2014).

** If the Life Assured is diagnosed with Terminal Illness, the Company will only pay the benefit under the Terminal Illness Benefit.

For Angioplasty & Other Invasive Treatment For Coronary Artery ("Angioplasty"), only 10% of the sum assured (up to a maximum of S$25,000 per Life Assured) will be payable if the Life Assured undergoes a treatment. After a claim is paid, the balance of the policy sum assured with reduced premium will continue. No benefit for Angioplasty will be payable for subsequent treatments under this and any other policies and riders covering Angioplasty.

4. Adjustments in Premium Rates

Please note that premium rates for this plan are not guaranteed. These rates may be adjusted based on future experience.

The Company may amend the premium rates at any time provided that the amended rates apply to all policies of this class of insurance and the Policyholder has been notified of the amendments at least 45 days before the premium due date at which the amended rates will apply. The amended rates will apply according to the age next birthday of the Life Assured at the date of commencement of assurance under this policy.

5. Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. The following is a list of some of the exclusions for this plan:

5.1 Death Benefit

If the Life Assured dies by suicide, while sane or insane, within one year from the date of issue of this Policy or from the date of reinstatement, whichever is later, this Policy will be rendered void and the Company will refund all premiums paid to the Policyholder or to the legal personal representative of the estate of the Policyholder if the Policyholder and the Life Assured are the same person regardless of any assignment of this Policy.

5.2 TPD Benefit

Payment of the disability benefit will not be made for TPD resulting from:

(a) Self-inflicted injury, while sane or insane;
(b) bodily injury sustained while in or on an aircraft other than
    (i) as a fare-paying passenger or a crew member on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route or
    (ii) as a member of the armed forces traveling as a passenger in a military transport aircraft; or
(c) any physical or health impairment or disease which existed but was not disclosed to the Company at the date of issue of the Policy or at the date of any reinstatement.

5.3 Terminal Illness Benefit

Terminal Illness in the presence of HIV infection is excluded.

5.4 Critical Illness Benefits

The Company will not pay any benefits:

(a) if there was a Pre-existing Critical Illness which is the same Critical Illness which is the subject of a claim under this Policy;
(b) for Heart Attack of Specified Severity, Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment For Coronary Artery or Other Serious Coronary Artery Disease if the diagnosis of any such medical conditions was made within 90 days from:
    (i) The date of issue of the Policy; or
    (ii) The date of reinstatement of the Policy, Whichever is the later date; or
(c) for any Critical Illness which resulted either directly or indirectly from self–inflicted injuries while sane or insane.

You are advised to read the policy contract for the full list of exclusions.

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6. Free Look Period

This policy may be cancelled by written request to the Company within 14 days after the Policyholder has received the policy document in which case premiums paid less medical fees (if applicable) incurred in assessing the risk under this policy will be refunded.

If this policy document is sent by post, it is deemed to have been delivered and received in the ordinary course of the post 7 days after the date of posting.

7. 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).

8. General Information

This summary is meant for general information only. It does not serve as an insurance contract. The precise terms and conditions of this insurance plan are specified in the policy.