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About your plan

DIRECT – Great Term / Great 5yr Term is a non-participating regular premium term insurance plan. It provides financial protection against death, terminal illness, and total and permanent disability during the policy term.

You can choose from the 3 types of plans available as shown below:

Plan Name	Policy Term
DIRECT – Great Term	20 years
DIRECT – Great Term	Up to age 65
DIRECT – Great 5yr Term	5 years renewable term (with Renewal Privilege)

The provider of your plan

DIRECT – Great Term / Great 5yr Term 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 sum assured in one lump sum, if the life assured dies.

Total and Permanent Disability (TPD) benefit

We will pay the death benefit if the life assured suffers from total and permanent disability (TPD) before the policy anniversary on which his age next birthday is 65 years. The policy will then end.

The disability is total and permanent only if:

- (a) The life assured, due to accident or sickness, is disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; and the disability must continue uninterrupted for at least 6 consecutive months from the time when the disability started; and the disability must, in the view of a medical examiner appointed by us, be deemed permanent with no possibility of improvement in the foreseeable future; or
- (b) The life assured, due to accident or sickness, suffers total and irrecoverable loss of use of:
 - (i) the entire sight in both eyes; or
 - (ii) any two limbs at or above the wrist or ankle; or
 - (iii) the entire sight in one eye and any one limb at or above the wrist or ankle.

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

Terminal illness benefit

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

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

Renewal Privilege (Applicable only to DIRECT – Great 5yr Term)

This policy is renewable for the same sum assured at the time of expiry date or any subsequent expiry date but not later than the policy anniversary on which the life assured's age is 80 next birthday. The term of such renewal is 5 years. The revised premium payable upon renewal is not guaranteed and will be based on the same class of rating and factors including:

- (a) the attained age of the life assured at each renewal date; and
- (b) the occupation of the life assured at each renewal date.

When will you not receive the benefits of this plan?

Benefits of this plan are not payable under certain conditions. These conditions are stated in the policy contract. The categories of exclusions that are common to all life insurers relate to:

- Suicide within one year (for Death benefit)
- Self-inflicted injury (for TPD benefit)

In addition to the above common categories of exclusions, all the exclusions for this plan are listed as follows:

- **Death benefit**

We will not pay the benefit if the life assured commits suicide, while sane or insane, within 1 year from the date we issue the policy or from the date of any reinstatement, whichever is later. The policy will be void.

We will refund all the premiums you have paid to you or your legal personal representative if you are both the life assured and policyholder of this policy, regardless whether you have transferred the legal right of this policy to someone else.

- **TPD benefit**

We will not pay any benefit for TPD resulting from:

- (a) self-inflicted injury, while sane or insane;

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- (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 travelling as a passenger in a military transport aircraft; or
 - (c) any pre-existing illness or disability that was not made known to us prior to the date we issue the policy or date of any reinstatement (if applicable).
 - **Terminal illness benefit**
We will not pay any benefit for terminal illness if the life assured has HIV infection.
- The definitions of the exclusions are stated in the policy contract. You should read the policy contract for all the conditions.**

Will we change your premium rates for this plan?

The premium rates for DIRECT - Great Term are guaranteed and will not be changed.
For 5-year renewable term
Please note that premium rates for DIRECT - Great 5yr Term are guaranteed in the first 5 years. The premium rate applicable at the time of each renewal (every 5 years) is not guaranteed.

Risks of this plan

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 you receive, 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.

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

There will be no protection under this policy if you surrender your policy early.
As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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

If you do not pay your premiums on time, your policy will lapse (after 30 days grace period). However, reinstatement of this policy is allowed within 6 months from the lapse date and the usual reinstatement conditions apply.

What happens if your policy lapses?

There will be no protection if your policy lapses.

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What are the risks that we will refuse your claim?

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

We may reject your claim if the life assured has a pre-existing condition and:

- has not declared it in the proposal form as required for a new policy (if applicable); or
- has not declared it in the reinstatement form as required for a reinstatement (if applicable); or
- has not declared it in the application form as required for an increase in the sum assured (if applicable).

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

What are some of the risks of a non-participating term insurance?

There will be no protection after expiry of your policy.

When your policy expires and if you purchase a new one, underwriting may be required which may result in higher premiums and/or benefit exclusions due to your age and health status at point of re-application.

When will your policy be terminated?

Your policy will terminate on the earliest of the following events:

- when the life assured dies;
- when the TPD benefit is paid out;
- when the life assured is diagnosed with a terminal illness;
- when the policy lapses;
- when the policy expires; or
- when we receive your written request for termination of this policy.

You are advised to read the policy contract for the detailed terms and conditions.

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 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 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).

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.

This summary does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. You should consider whether this product is suitable for you before making a commitment to purchase this product.

You may 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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About your rider

DIRECT – GREAT Critical Care is a non-participating regular premium term rider that provides insurance protection against 30 critical illnesses.

The premium payment term follows that of the main policy that this rider is attached to and the entry ages are as follows: -

Plan Name	Rider Term	Minimum Entry Age (age next birthday)	Maximum Entry Age (age next birthday)
DIRECT – GREAT Critical Care	20 years	19	45
DIRECT – GREAT Critical Care	Up to age 65	19	60
DIRECT – GREAT 5yr Critical Care	5 years renewable term (with Renewal Privilege)	19	60

Benefits

Critical illness benefit

This rider accelerates the payment of the basic sum assured in one lump sum if the life assured is diagnosed to be suffering from any one of the 30 critical illnesses* listed below:

Critical Illnesses*			
1	Alzheimer's Disease / Severe Dementia	16	Irreversible Loss of Speech
2	Angioplasty & Other Invasive Treatment for Coronary Artery^	17	Major Burns
3	Benign Brain Tumour	18	Major Cancer
4	Blindness (Irreversible Loss of Sight)	19	Major Head Trauma
5	Coma	20	Major Organ / Bone Marrow Transplantation
6	Coronary Artery By-pass Surgery	21	Motor Neurone Disease
7	Deafness (Irreversible Loss of Hearing)	22	Multiple Sclerosis
8	End Stage Kidney Failure	23	Muscular Dystrophy
9	End Stage Liver Failure	24	Open-Heart Heart Valve Surgery
10	End Stage Lung Disease	25	Paralysis (Irreversible Loss of Use of Limbs)
11	Fulminant Hepatitis	26	Primary Pulmonary Hypertension
12	Heart Attack of Specified Severity	27	Severe Bacterial Meningitis
13	HIV Due to Blood Transfusion and Occupationally Acquired HIV	28	Severe Encephalitis
14	Idiopathic Parkinson's Disease	29	Stroke with Permanent Neurological Deficit
15	Irreversible Aplastic Anaemia	30	Surgery to Aorta

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* The Life Insurance Association Singapore (LIA) has standard definitions for 37 late-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard definitions (Version 2024).

^For angioplasty & other invasive treatment for coronary artery ("Angioplasty"), the basic sum assured equal to 10% of the rider 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 rider sum assured and balance of the basic sum assured with reduced premiums will continue. No benefit for Angioplasty will be payable for subsequent treatments under this and all policies and riders covering Angioplasty.

The most we will pay critical illness benefit for each life assured under all policies and riders we have issued is S\$3,000,000.

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

Renewal Privilege (Applicable only to DIRECT – GREAT 5-year Critical Care)

This rider is renewable for the same sum assured at the time of expiry date or any subsequent expiry date but not later than the policy anniversary on which the life assured's age is 60 next birthday. The term of such renewal is 5 years. The revised premium payable upon renewal is not guaranteed and will be based on the same class of rating and factors including:

- (a) the attained age of the life assured at each renewal date; and
- (b) the occupation of life assured at each renewal date.

When will you not receive the benefits of this rider?

Benefits of this rider are not payable under certain conditions. These conditions are stated in the policy contract. The categories of exclusions that are common to all life insurers relate to:

- A waiting period (for critical illness benefit)
- Pre-existing medical conditions (for critical illness benefit)

In addition to the above common categories of exclusions, all the exclusions for this rider are listed as follows:

We 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 rider;
- (b) for heart attack of specified severity, major cancers, coronary artery by-pass surgery, or angioplasty & other invasive treatment for coronary artery, if the diagnosis of any such medical conditions or the diagnosis of any medical conditions resulting in such medical procedures being performed on the life assured was made within 90 days from the date of commencement of this rider. If this rider was reinstated, we will also not provide the benefits if the diagnosis of any such medical conditions or the diagnosis of any medical conditions resulting in such medical procedures being performed on the life assured was made within 90 days from the date of reinstatement of this rider;

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- (c) for any medical condition suffered by the life assured or any medical procedure undergone by the life assured if it:
- (i) resulted directly or indirectly from self-inflicted injuries, while sane or insane.
 - (ii) resulted directly or indirectly from any physical or health impairment or disease which existed but was not disclosed to us as at each of the following:
 - (1) the date of commencement of this rider;
 - (2) the date of issue of the policy;
 - (3) the date of reinstatement of this rider (if applicable); and
 - (4) the date of reinstatement of the policy (if applicable).

The definitions of the exclusions are stated in the policy contract. You should read the policy contract for all the conditions.

Will we change your premium rates for this rider?

The premium rate for this rider is not guaranteed. These rates may be adjusted based on future experience.

We may amend the premium rates at any time provided that the amended rates apply to all riders 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.

Risks of this rider

What happens if you surrender the rider early?

If you surrender your rider early, 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 rider 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.

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

There will be no protection under this rider if you surrender your rider early.

As this product has no savings or investment feature, there is no cash value if the rider ends or if the rider is terminated prematurely.

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

If you do not pay your premiums on time, your rider will lapse. However, reinstatement of this rider is allowed from the lapse date and the usual reinstatement conditions apply.

The reinstatement of this rider follows that of the policy.

What happens if your rider lapses?

There will be no protection under this rider if your rider lapses.

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What are the risks that we will refuse your claim?

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

We may reject your claim if the life assured has a pre-existing condition and:

- has not declared it in the proposal form as required for a new policy (if applicable); or
- has not declared it in the reinstatement form as required for a reinstatement (if applicable); or
- has not declared it in the application form as required for an increase in the sum assured (if applicable).

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

When will your rider be terminated?

The rider will terminate at the earliest of the following dates:

- when the critical illness benefit is paid out;
- when the policy lapses, is surrendered, or is otherwise terminated; or
- when the rider expires; or
- when we receive your written request for termination of this rider.

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