

## With LifeSecure you're always covered.

Protect your loved ones for life with regular payouts upon disability



## Ease your family's financial worries in the event of a disability with monthly benefits payouts for life

- Supplement the costs of your basic necessities with regular monthly benefits payouts for life
- Affordable premiums from as low as \$0.25\* a day
- Additional monthly benefit for your child of school-going age with a disability
- Waiver of premiums when receiving monthly benefits payouts
- Greater protection with Payback and Death Benefits

No one knows when disability will happen and how it can be a burden on your savings and loved ones.

**LifeSecure** is the first plan of its kind in Singapore that helps to provide for your basic needs with regular monthly benefit payouts for life when disability sets in. The regular monthly benefit payouts can then be used to supplement the cost of treatment and specialised home care, which can set you back by as much as \$3,000# a month. With a load off your mind, you and your family can now focus on the road to recovery.

At Great Eastern, we understand the need for financial support in the event of a disability. When it comes to lifetime disability cover, no other plan takes better care of you like **LifeSecure**.

# Source: <http://www.minghomenursing.com>

### Complete your disability coverage with LifeSecure

#### 1. Receive regular monthly benefits for life

In the event of a disability, **LifeSecure** will help to sustain your lifestyle by providing regular monthly benefits. This can help to cover the costs of special aids and equipment, home modifications to aid mobility as well as long term disabled care at home or in the hospital.

**LifeSecure** complements your existing disability plans by providing monthly benefits for life as long as the disability is total and permanent or a person requires assistance to perform at least two of these Activities of Daily Living (ADLs): bathing, dressing, feeding, mobility, toileting and transferring.

#### 2. Affordable premiums from as low as \$0.25\* a day

Whether you are taking up **LifeSecure** as a stand-alone plan or as a rider attached to your existing Great Eastern whole life plans, our wide range of protection benefits starts from as little as \$0.25\* a day for monthly benefits of \$1,000 and premiums continue to be level throughout your policy term, making it truly affordable.

You will also receive a discount off your annual premium when you sign up for a monthly benefit payout of \$1,500 and above under the **LifeSecure** stand-alone plan.

For greater coverage, you can choose a suitable plan which gives you lifetime monthly benefits payouts of up to \$5,000 per adult life assured and \$3,000 per child life assured.

#### 3. Out-of-school disability benefit for your school-going child

**LifeSecure** provides for your child of school-going age between 7-16^ years old who needs to be confined at home or in a hospital due to a disability. You will receive an additional monthly benefit of \$500\*\* on top of the monthly benefit insured for your child. This helps to sustain your child's specialised needs, such as the cost of treatment, the hiring of domestic help and even for home tuition fees.

#### 4. Waiver of future premiums

Future premiums will be waived when you start receiving the monthly benefits payouts, which helps to ease your financial worries as you focus on recuperation.

#### 5. Receive payback benefit upon a successful claim

Following a deferment~ period, you will receive a lump sum payment of 3 times the monthly benefit or 6 times the monthly benefit insured.

#### 6. Death benefit of 3X monthly payout for stand-alone plans

A lump sum death benefit of 3 times the monthly payout will be payable if death of the life insured occurs during the coverage term.

Enjoy relief with greater financial support in the event of a disability with **LifeSecure**:

- Supplement the extra expenses incurred due to a change in lifestyle
- Enjoy lifetime financial support for long-term rehabilitation

Illustrated **LifeSecure** Stand-alone Plan annual premium rates for a \$1,000 monthly benefit (based on selected entry ages)

Benefit payment term	Lifetime					
	Lifetime		Up to age 80		Up to age 65	
Coverage term	Lifetime		Up to age 80		Up to age 65	
Premium payment term	Up to age 80		Up to age 80		Up to age 65	
Entry age (Age at next birthday)	Annual premium					
	Male	Female	Male	Female	Male	Female
1	\$223.50	\$254.00	\$178.00	\$186.50	\$152.00	\$158.50
10	\$263.50	\$306.50	\$198.00	\$209.50	\$152.00	\$158.50
20	\$334.50	\$399.00	\$236.00	\$253.00	\$154.50	\$162.50
30	\$449.00	\$551.00	\$297.50	\$326.00	\$186.00	\$196.50

Illustrated **LifeSecure** Rider annual premium rates for a \$500 monthly benefit (based on selected entry ages)

Benefit payment term	Lifetime					
	Lifetime		Up to age 80		Up to age 65	
Coverage term	Lifetime		Up to age 80		Up to age 65	
Premium payment term	Up to age 80		Up to age 80		Up to age 65	
Entry age (Age at next birthday)	Annual premium					
	Male	Female	Male	Female	Male	Female
1	\$71.25	\$88.50	\$56.25	\$60.25	\$46.25	\$47.75
10	\$93.25	\$117.25	\$62.50	\$68.50	\$46.25	\$47.75
20	\$130.75	\$165.50	\$79.00	\$89.50	\$47.25	\$49.25
30	\$189.00	\$242.25	\$111.50	\$129.50	\$62.25	\$65.25

Premium rates are not guaranteed and may be adjusted based on future experience.

\* Based on a male aged 20 years at next birthday under a LifeSecure Rider plan with coverage and premium payment term up to age 65.

^ All ages stipulated refer to age at next birthday.

\*\* The out-of-school benefit ends when the life assured attains age 16, and is subject to a minimum of 12 monthly installments.

~ Period of 90 days or 180 days starting from the claim date, during which no benefit is payable.

## Call your Great Eastern Distribution Representative

Head Office  
The Great Eastern Life Assurance Company Limited (Reg.No. 1908 00011G)  
1 Pickering Street, #13-01 Great Eastern Centre, Singapore 048659

If you're not a Great Eastern customer, call now for your Great Eastern Distribution Representative.

Product Enquiry Line: 6248 2211  
Fax: 6534 5220  
Email: [wecare-sg@greasternlife.com](mailto:wecare-sg@greasternlife.com)  
Website: [www.greasternlife.com](http://www.greasternlife.com)

This brochure 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. The product investment risk of this plan is classified as not applicable. In case of discrepancy between the English and Chinese versions of the brochure, the English version shall prevail.

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)).

Information correct as at 1 January 2012.



## 有了终生月保 您随时都享有保障。

一旦不幸罹患残疾，您的挚爱将可终生定期获得利益赔偿



## 一旦不幸罹患残疾，每月利益赔偿将可减轻您家庭的财务重担

- 终生提供每月利益赔偿，补贴您的基本开销
- 保费低廉，每日从\$0.25\*起
- 若学龄期孩子不幸罹患残疾，可获额外的每月利益赔偿
- 获取每月利益赔偿时期免付保费
- 提供赔偿追算与死亡利益让您享有更大的保障

没有人知道残疾会何时突然发生，更不知道它会耗用多少储蓄，成为您一家大小多重的负担。

终生月保是新加坡同类型保险计划中，首个特别为突如其来的长期残疾护理提供终生每月利益赔偿的保险计划，以补贴您日常的基本需要。这项定期收入可用于津贴护理开销以及每月可高达\$3,000#的专业家庭护理。有了它，您一家大小无须为财务而烦恼，而能更专心地争取康复。

大东方深知当罹患残疾时，您需要的是财务上的支援。论终生残疾保障，没有任何计划如终生月保般，为您提供如此最周全的照顾。

# 资料来源: <http://minghomenursing.com>

### 终生月保让您的残疾保障周全完备

#### 1. 终生获得定期的每月利益赔偿

一旦不幸罹患残疾，终生月保将为您提供每月利益赔偿，以助您维持原有的生活方式。这笔定期收入将可补贴各类开销，如购买特别援助器材、利于行动的家居装修，以及居家或医院长期残疾护理等。

终生月保可辅助您现有的残疾保险计划，为患有完全与永久性残疾或无法自理以下日常起居活动至少2项的受保者终生提供每月利益赔偿：洗澡、穿衣、进食、行动、如厕与移动。

#### 2. 保费低廉，每日从\$0.25\*起

不论您的终生月保是独立保单或以附加险的方式附加于现有的大东方终生人寿保单，我们都有一系列的保障供您选择，其中包括每月\$1,000赔偿利益，而每日只须从\$0.25\*起的保费。不仅如此，保费在支付期内也保持均衡，以确保其经济实惠。若您签订终生月保独立保单，且每月的利益赔偿为\$1,500及以上，还可获得年保费折扣。

若您想获得更全面的保障，可选择我们为成人提供的高达\$5,000及孩童高达\$3,000的终生每月赔偿利益。

#### 3. 为学龄期孩子而设的辍学残疾利益

终生月保为您7至16岁^的学龄期孩子提供保障。若您所受保的孩子因残疾须留在家中或医院，您将在他所获得的每月利益赔偿之外，每月另获\$500\*\*的额外赔偿，以减轻您为孩子的特别需要而肩负的财务负担，如治疗开销、雇用女佣甚至补习费。

#### 4. 豁免支付续后保费

从获得每月利益赔偿开始，您就无须再支付续后保费。这能让您无须为财务忧虑，从而专注于康复。

#### 5. 一旦成功索偿可获得赔偿追算利益

我们将在延后期之后~，让您一次过获得3或6个月的利益赔偿。

#### 6. 独立保单提供3个月每月利益赔偿的死亡利益

若在受保期内受保人不幸死亡，我们将支付一笔死亡利益，此数额等于3个月的每月利益赔偿。

终生月保让您在不幸罹患残疾时，在财务上获得更大的支援：

- 补贴因生活方式改变而带来的额外开销
- 在长期康复上享有终生的财务支援

每月\$1,000利益赔偿的独立保单所需支付的年保费（根据特选的投保年龄）

利益赔偿期	终生					
	终生		至80岁		至65岁	
受保期						
保费支付期	至80岁		至80岁		至65岁	
投保年龄 (下一个生日的年龄)	年保费					
	男性	女性	男性	女性	男性	女性
1	\$223.50	\$254.00	\$178.00	\$186.50	\$152.00	\$158.50
10	\$263.50	\$306.50	\$198.00	\$209.50	\$152.00	\$158.50
20	\$334.50	\$399.00	\$236.00	\$253.00	\$154.50	\$162.50
30	\$449.00	\$551.00	\$297.50	\$326.00	\$186.00	\$196.50

每月\$500利益赔偿的附加险所需支付的年保费（根据特选的投保年龄）

利益赔偿期	终生					
	终生		至80岁		至65岁	
受保期						
保费支付期	至80岁		至80岁		至65岁	
投保年龄 (下一个生日的年龄)	年保费					
	男性	女性	男性	女性	男性	女性
1	\$71.25	\$88.50	\$56.25	\$60.25	\$46.25	\$47.75
10	\$93.25	\$117.25	\$62.50	\$68.50	\$46.25	\$47.75
20	\$130.75	\$165.50	\$79.00	\$89.50	\$47.25	\$49.25
30	\$189.00	\$242.25	\$111.50	\$129.50	\$62.25	\$65.25

保费率不是保证的，并可能根据未来的情况而调整。

\* 保费是根据下个生日年龄20岁的男性，购买终生月保附加险，受保期与保费支付期至65岁来计算。

^ 上述年龄指下个生日所达的年龄。

\*\* 辍学残疾利益将在受保人达16岁时停止，但至少会赔偿12个月的利益。

~ 从还未获取赔偿的索赔日开始，需时约90至180日。

## 请与您的大东方营销代表洽谈

**总公司:**  
大东方人寿保险有限公司 (公司注册号码1908 00011G)  
1 Pickering Street, #13-01 Great Eastern Centre, Singapore 048659

如果您不是大东方的客户，即刻拨电以便安排个人营销代表。

产品询问专线: 6248 2211  
传真: 6534 5220  
电邮地址: [wecare-sg@greasternlife.com](mailto:wecare-sg@greasternlife.com)  
网址: [www.greasternlife.com](http://www.greasternlife.com)

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有关资料至2012年1月1日为止正确无误。