

GREAT FLEXI WEALTH

A solution that takes your savings further

Penyelesaian yang meningkatkan simpanan anda



A solution that takes your savings further

A great life begins with a savings plan that brings you closer each year towards the dreams you treasure for yourself and your loved ones.

Great Flexi Wealth is a universal life endowment plan that takes you further towards fulfilling your treasured aspirations by helping you save while allowing you to rest assured that you are well protected.

Benefits at a glance

- Short financial commitment with limited premium payment term
- Hassle-free enrolment with no medical underwriting
- Yearly Guaranteed Cash Payment
- Death or Total and Permanent Disability (TPD) Benefit
- Double or triple protection for accidental death
- Lump sum payout at maturity
- No-Lapse Guarantee

Note: Terms and conditions apply.

Short financial commitment with limited premium payment term

Great Flexi Wealth lets you enjoy protection coverage of 20 years with the flexibility to choose between a premium payment term of either 5 or 10 years to suit your level of affordability and commitment.

Based on your chosen premium payment term, the premium allocated towards building your wealth is as follows:

Policy Year	% of Basic Premium Paid (based on premium payment term)	
	5 years	10 years
1	50%	40%
2	80%	45%
3	85%	80%
4	92%	90%
5	96%	90%
6	-	90%
7 to 10	-	100%

Note: Terms and conditions apply.

Hassle-free enrolment with no medical underwriting

With no health questions asked and no medical examinations required, obtaining protection is easy.

Note: Terms and conditions apply.

Yearly Guaranteed Cash Payment

Watch your savings grow with regular cash benefits. At the end of each policy year, a percentage of your Basic Annualised Premium (BAP) is payable to you by way of Guaranteed Cash Payment (GCP), provided that all basic premium and overdue premium interest, if any, for the respective year are paid. These cash benefits will be payable until death, TPD, surrender or maturity, whichever occurs first. You may opt to withdraw this sum or reinvest it with the Company for potential upside.

End of Policy Year	% of Basic Annualised Premium (based on premium payment term)	
	5 years	10 years
1 – 10	11%	17%
11 – Maturity	20%	33%
Total	310%	500%

Note: Terms and conditions apply.

Death or Total and Permanent Disability (TPD) Benefit

With Great Flexi Wealth, you and your loved ones are protected against the unexpected. In the event of:

- Death due to non-accidental causes; or
 - TPD due to all causes which occurs prior to the policy anniversary of age 70 years next birthday,
- the following benefits will be payable:

The higher of:

- Prevailing Sum Assured as stated below;

Policy Year	Prevailing Sum Assured (% of Total Basic Premium paid) less Total GCP paid
1 – 2	100%
3 – Maturity	105%

or

- Account 1 Value; and
Any Account 2 Value

Notes:

- Total Basic Premium paid shall exclude any advance premium paid.*
- Account 1 Value is created from the allocated premiums, excluding any advance premium paid, which will be invested by the Company.*
- Account 2 Value is created from the GCP amount reinvested by the Company when the reinvestment option is selected.*
- Terms and conditions apply.*

Double or triple protection for accidental death

You never know when the untoward may occur. The below benefit will be payable should death occurs due to an accident:

The higher of:

- Prevailing Sum Assured as stated below;

Policy Year at time of Accidental Death or Accidental Death (Public Conveyance*)	Prevailing Sum Assured (% of Total Basic Premium paid) less Total GCP paid	
	Prior to policy anniversary of attained age 65 years next birthday	
	Accidental Death	Accidental Death (Public Conveyance*)
1 – 2	210%	315%
3 – Maturity		

Policy Year at time of Accidental Death or Accidental Death (Public Conveyance*)	Prevailing Sum Assured (% of Total Basic Premium paid) less Total GCP paid	
	On or after the policy anniversary of attained age 65 years next birthday	
	Accidental Death	Accidental Death (Public Conveyance*)
1 – 2	100%	
3 – Maturity	105%	

* Accidental death of the Life Assured resulted while travelling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); or while riding as a passenger in an elevator or electric lift; or in consequence of the burning of any theatre, cinema, hotel or other public building in which the Life Assured shall be present at the time of commencement of the fire;

or

- Account 1 Value; and
- Any Account 2 Value

Note: Terms and conditions apply.

Lump sum payout upon maturity

Upon maturity of the policy, you will receive a lump sum payment equivalent to the higher of:

- 105% of total Basic Annualised Premium paid less total Guaranteed Cash Payment paid; or
 - Account 1 Value;
- plus any Account 2 value.

If there is any unpaid premium and overdue premium interest upon maturity, only Account 1 Value and Account 2 Value (if any), shall be payable in one lump sum.

Note: Terms and conditions apply.

Uninterrupted protection with No-Lapse Guarantee

Great Flexi Wealth comes with a 'No-Lapse Guarantee'. This valuable feature ensures that your policy will continue to remain in force even if your Account 1 Value and Account 2 Value (if any), become zero, so long as the premiums are paid up to date and there is no overdue premium interest on your policy.

Note: Terms and conditions apply.

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 65 years next birthday.

Q: What is the minimum and maximum basic annual premium for this plan?

A:

Premium Payment Term	5 years	10 years
Minimum	RM6,000	RM3,600
Maximum	RM150,000	

Q: What are some of the exclusions under the plan?

A: No benefit is payable under the following circumstances:

- Death during the first policy year from the risk commencement date or from the date of any reinstatement of the policy, whichever is later as a result of suicide, while sane or insane.
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD existed prior to or on the Risk Commencement Date of the policy or the date of any reinstatement, whichever is later.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Q: How do I pay my premiums?

A: You can pay by credit card, banker's order, internet banking, auto debit, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly (by credit card, banker's order, internet banking or auto debit).

Q: What are the current fees and charges?

A: Insurance charges will be deducted monthly from Account 1 based on the Net Sum Assured. In the event Account 1 Value is insufficient, the balance will be deducted from Account 2, provided reinvestment option is selected. It varies by the attained age next birthday, gender and smoking status, where applicable. The insurance charges will increase as you grow older.

$$\text{Net Sum Assured} = \frac{\text{Prevailing Sum Assured}}{\text{Account 1 Value}}$$

Surrender charges apply to Account 1 upon surrender of basic policy or on the partially surrendered amount from Account 1 upon reduction of premium paid.

Policy Year	Surrender Charge (% of the Surrendered Amount)
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
Thereafter	0%

Monthly Policy Fee of RM7.00 will be deducted monthly from Account 1. In the event Account 1 Value is insufficient, the same will be deducted from Account 2, provided reinvestment option is selected.

Crediting Spread: 0.9% per annum

Note: The fees and charges levied may change from time to time.

Important Notices

Q: Will I be entitled to tax benefits?

A: Benefits received from Great Flexi Wealth are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and the final decision of the Inland Revenue Board.

Great Flexi Wealth is a limited pay universal life endowment plan. Premiums are payable until the end of the premium payment term, or until death or TPD or termination of the policy, whichever occurs first. Premium will remain the same throughout the premium payment term, however, the fees and charges are not guaranteed and the Company might revise the charges deducted by giving 3 months' notice.

You should satisfy yourself that these plans will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the plan. If the policy is returned to the Company during this period, the Company shall refund an amount equal to the sum of Account 1 Value, unallocated premium for the basic policy, deducted charges such as insurance charge and policy fee and any Account 2 Value.

If you surrender your policy early, you may get back less than the amount you have paid. The policy will not lapse if you do not pay premiums after 30 days grace period as long as there is a sufficient value in Account 1 and Account 2 to pay the insurance charges and policy fees. Any premium paid after grace period will not be eligible for credited return which has been determined prior to such payment. It will be charged with overdue premium interest at a rate to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. The interest is chargeable from the premium due date and will not be allocated into Account 1 and Account 2 (if any). Your policy may lapse if you fail to pay your premium and the required charges exceed the value in Account 1 and Account 2 (if any).

Credited return is calculated based on the crediting rate. The actual crediting rate is not guaranteed and will fluctuate based on the investment performance. A higher crediting return may be credited if the investments have performed well and conversely, a lower or negative crediting return may be credited if the investments have performed poorly. A negative crediting rate will result in a reduction of Account Value.

Any amount of the premium that has not been allocated into Account 1 is used to meet the payment of commissions to intermediaries and general expenses of the Company.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

For more information, please contact your friendly Great Eastern Life Planning Advisor or Customer Service Careline at 1300-1300 88.

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91100 Lahad Datu, Sabah
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75000 Melaka
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98000 Miri, Sarawak
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HEAD OFFICE / IBU PEJABAT / 总公司

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Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilisensikan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）在2013年金融服务法令下获得执照并由马来西亚国家银行管制。

有关最新通讯资料，请浏览本公司网页。