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GREAT EASTERN INTRODUCES LEGACY SOLUTION WITH FOREIGN CURRENCY INDEXATION AND EXCHANGE RATE LOCK-IN FEATURE

KUALA LUMPUR, 23 April 2026 - Great Eastern Life Assurance (Malaysia) Berhad (GELM) announced the launch of **SMART Legacy Global**, a Ringgit-denominated investment-linked legacy planning that provides customers with exposure to foreign currency movements through indexed sum assured benefits.

As financial priorities evolve, customers are seeking solutions that can support long-term legacy planning while managing the impact of currency fluctuations. **SMART Legacy Global** addresses this need by combining the stability of a Malaysian Ringgit policy with the ability to index the sum assured against selected major global currencies.

SMART Legacy Global is issued and maintained in Malaysian Ringgit **(MYR)**. Policyholders may choose to have their sum assured indexed against one of five major foreign currencies – **USD, SGD, GBP, CNY or AUD, in addition to MYR**. This allows customers to align their legacy value with global currency trends without holding a foreign-currency policy.

The plan also features an **exchange rate lock-in mechanism**, which captures the highest achieved exchange rate between MYR and the selected index currency during the policy term. This feature helps to enhance protection value and mitigate the impact of adverse currency movements over time.

In addition, **SMART Legacy Global** also offers **100%** premium allocation from inception, along with loyalty and maturity bonuses designed to enhance long-term policy value. Policyholders benefit from flexible premium payment and coverage terms, with the option to enhance protection through the waiver or payer benefit riders.

A high non-medical limit of up to **RM12 million** further strengthens accessibility for eligible customers.

Dato Koh Yaw Hui, Chief Executive Officer of GELM, said, “As customers take a longer-term view of their financial planning, they are looking for solutions that provide global relevance while maintaining the stability of a Ringgit-denominated policy. **SMART Legacy Global** is designed to meet this need by allowing customers to link their legacy value to major currencies, while retaining the familiarity and structure of an MYR policy.”

SMART Legacy Global is designed for individuals seeking a more globally aligned approach to legacy planning within a single, flexible solution. The minimum sum assured starts from RM1 million during the campaign period from 15 April to 30 June 2026, after which it will revert to RM2 million.

Smart Legacy Global is now available nationwide through Great Eastern’s financial representatives.

For more information, please visit: https://www.greateasternlife.com/my/en/personal-insurance/our-products/life-insurance/smart-legacy-global.html

About Great Eastern Life Assurance (Malaysia) Berhad
Great Eastern Life began its operations in 1908 as a branch office of The Great Eastern Life Assurance Company Limited. The Malaysian operations were subsequently transferred to a locally incorporated public company, GELM, under the Scheme of Transfer of Business. The Company was certified by The Malaysia Book of Records in 1998 as “The Oldest and Largest Life Insurer” in Malaysia.

With more than a century of experience and solid financial foundation, GELM has more than RM100 billion in assets, close to 4.0 million policies in force and a network of close to 20,000 agents nationwide as at 31 December 2025. To date, GELM has 21 branches nationwide and products include life insurance plans, investment-linked plans, mortgage protection, business protection, employee benefits, medical insurance and group health benefit schemes.

GELM is a wholly owned subsidiary of Great Eastern Holdings Limited (GEH) and its ultimate holding company is Oversea-Chinese Banking Corporation Limited (OCBC).

About Great Eastern
Founded in 1908, Great Eastern is a well-established market leader and trusted brand in Singapore and Malaysia. With over S$122 billion in assets and more than 16 million policyholders, including 11.7 million from government schemes, it provides insurance solutions to customers through multiple distribution channels – a tied agency force, bancassurance, direct digital, digital partnerships and financial advisory firm Great Eastern Financial Advisers. The Group also operates in Indonesia and Brunei.

The Great Eastern Life Assurance Company Limited and Great Eastern General Insurance Limited have been assigned the financial strength ratings of "AA" by Fitch Ratings and "AA-" by S&P Global Ratings, one of the highest among Asian life insurance companies. Great Eastern's asset management subsidiary, Lion Global Investors Limited, is one of the leading asset management companies in Southeast Asia.

Great Eastern is a subsidiary of OCBC, the longest established Singapore bank, formed in 1932. It is the second largest financial services group in Southeast Asia by assets and one of the world’s most highly-rated banks, with an Aa1 rating from Moody’s and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World’s Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

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Caption: SMART Legacy Global is a Ringgit-denominated investment-linked legacy planning that provides customers with exposure to foreign currency movements through indexed sum assured benefits.