

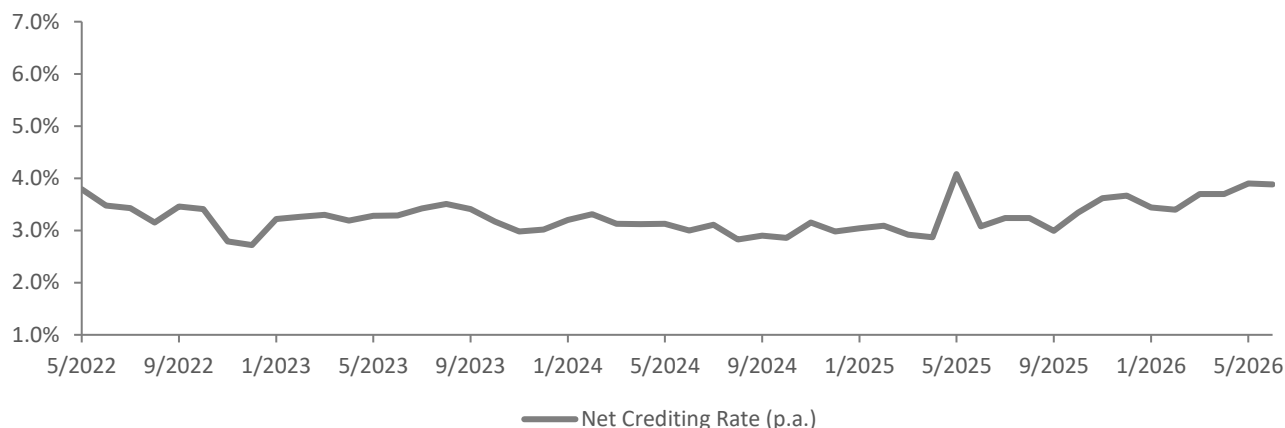
# Great Eastern Life Assurance (Malaysia) Berhad

## Crediting Rates for Great Flexi Wealth Plus

### As at 30 June 2026



#### Historical Crediting Rates



Notice: The above shows the historical net crediting rates per annum of this product. Net crediting rates are declared on a monthly basis based on the net crediting rate per annum for the respective month, depending on the performance of the underlying fund of this product after deducting investment tax, fund management charge and supplementary charge. Smoothing mechanism will be used when calculating the net crediting rate to smooth out the volatility of the net crediting rate declared as compared to the underlying fund performance. Past performance of the underlying fund is not an indication of its future performance.

#### Net Crediting Rates (by month)

| Month     | 2025  |       |       |       |       |       | 2026  |       |       |       |       |       |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|           | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Jan   | Feb   | Mar   | Apr   | May   | Jun   |
| Per Annum | 3.24% | 3.24% | 2.99% | 3.34% | 3.62% | 3.67% | 3.44% | 3.40% | 3.70% | 3.70% | 3.90% | 3.88% |
| Monthly   | 0.27% | 0.27% | 0.24% | 0.28% | 0.29% | 0.31% | 0.29% | 0.26% | 0.31% | 0.30% | 0.33% | 0.31% |

#### Net Crediting Rates (by year)

| 2021 | 2022  | 2023  | 2024  | 2025  |
|------|-------|-------|-------|-------|
| -    | 2.19% | 3.25% | 3.07% | 3.27% |

Note: The above are actual year-to-date net crediting rates. Great Flexi Wealth Plus was launched in May 2022.

#### NP 16 Fund Performance (by year)

| 2019  | 2020  | 2021   | 2022  | 2023  | 2024  | 2025  |
|-------|-------|--------|-------|-------|-------|-------|
| 7.13% | 1.96% | -0.27% | 1.57% | 5.65% | 6.69% | 5.35% |

Note: The above are fund performance of underlying fund-NP16.

#### Underlying Fund Info – NP16

|                |                 |
|----------------|-----------------|
| Inception Date | 16 January 2017 |
| Fund Manager   | GELM Investment |
| Risk Profile   | Medium          |

#### Top 5 Holdings

1. Tenaga Nasional Bhd
2. Malaysia Government Bond
3. Malaysia Government Investment Issue
4. Cagamas Bhd
5. Sarawak Energy Bhd

#### Underlying Fund Objective

The underlying fund aims to achieve medium to long-term capital appreciation by investing in a mixture of equities and fixed income securities with good fundamentals and growth potential. Collective investment schemes such as unit trusts, mutual funds and exchange-traded funds which invest in such underlying asset classes may be considered.

#### Investment Strategy & Approach

The underlying fund invests in a mixture of equities and fixed income securities with good fundamentals and growth potential, and is actively managed with top-down approach and bottom-up approach. Top-down approach by adopting a disciplined macroeconomic framework to identify major turning points in global financial markets to determine long-term assets allocation decisions. Bottom-up approach in stock/bond selection process which relies on various factors including financial position, valuation, company or industry risks and prospects.

#### Asset Allocation

The underlying fund invests a maximum of 85% in fixed income securities, and a maximum of 30% in Malaysian equities and foreign equities (up to 10%) predominantly in Greater China, Singapore, Australia, Japan, United States, and Europe depending on market conditions for diversification and optimization of total returns. The balance of the fund will be invested in liquid assets which include money market instruments and cash or cash equivalents.

This crediting rate information sheet should be read in conjunction with the product brochure, Product Disclosure Sheet, sales illustration, fund fact sheet and policy contract. Potential policyholders should be aware that the underlying fund may be exposed to various risks including but not limited to market risk, liquidity risk, credit risk, inflation risk and currency risk.