GREAT Retirement Pride Rewards Campaign[1]

Sign up GREAT Retirement Pride today to be entitled to a one-time premium cashback of up to 8% of basic annualised premium:

Policyholder type	Percentage (%) of basic annualised premium
New policyholder	5%
Existing policyholder	8%

Note: Terms and conditions apply.

Great Eastern
An OCBC Company

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greateasternlife.com

Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.
[1]The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).
Great Eastern Life Assurance (Malaysia) Berhad 198201013982 (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

Campaign Terms and Conditions

1. The "GREAT RETIREMENT PRIDE REWARDS CAMPAIGN" ("Campaign") is organised by Great Eastern Life Assurance (Malaysia) Berhad ("the Company").
2. Campaign Period: **4 March 2026** to **30 April 2026**, both dates inclusive.
3. Campaign Eligibility:
   a. The Campaign is open to all policyholders who purchase a new policy for the following product during the Campaign Period. If the policyholder is a Great Eastern agent, he/she will not be eligible for the Campaign.

Plan Name	Minimum Basic Annualised Premium	
	Premium payment term of 5 to 19 years	Premium payment term of 20 years and above
GREAT Retirement Pride	RM7,200	RM3,600

   b. The proposal for insurance must be submitted during the Campaign Period and the policy must be in force on or before **3 June 2026**.
   c. Prior to the crediting of Campaign Reward to the policyholder:
      - the policy must be in force;
      - premium payments must be up-to-date prior to the point of crediting the Campaign Reward. If the policy is reinstated after lapse, the policy will still be entitled to the Campaign Reward, provided that the premium payments are up-to-date prior to the point of crediting the Campaign Reward.

        If there is any outstanding premium prior to the point of crediting the Campaign Reward, the policy will be disqualified from this Campaign.

   d. The basic annualised premium cannot be lower than the minimum basic annualised premium amount as stated in the table above if any alteration is done after the policy is in force.
4. Campaign Reward:
   a. The policyholder will be entitled to a one-time campaign reward in the form of cashback amount equivalent to the percentage (%) of basic annualised premium of the eligible policy purchased as set out in the table below ("Campaign Reward"). Notwithstanding the number of eligible policies purchased by a policyholder, the Campaign Reward limit is RM1,000 per policyholder.

Policyholder type	Percentage (%) of basic annualised premium
New policyholder	5%
Existing policyholder	8%

   Note:
   - New policyholder refers to a policyholder who is not a policyholder of any existing in-force policy with GELM agency channel as of 3 March 2026.
   - Existing policyholder refers to a policyholder who is a policyholder of any existing in-force policy with GELM agency channel as of 3 March 2026.

   Example:
   An existing policyholder bought 3 GREAT Retirement Pride policies with 20 years' premium payment term and basic annualised premium of RM10,000 for each policy:

Policy	Campaign Reward	Total
1	8% x RM10,000 = RM800	RM800
2	8% x RM10,000 = RM800 Final cashback amount = Maximum cashback amount – cashback amount for policy 1 = RM1,000 – RM800 = RM200	RM200
3	RM0	RM0
Total	**RM1,000**	**RM1,000**

   Policyholder will be entitled to a maximum Campaign Reward of RM1,000 which aggregated between the first two policies. The third policy will not be eligible for cashback as the maximum cashback amount per policyholder is capped at RM1,000.
   b. Loading premium (if any) will be included in the calculation of cashback amount. Single Premium Top-Ups, advanced premium and riders premium (if any) are excluded from the calculation of the Campaign Reward.
   c. If the premium payment is not on yearly mode, the yearly equivalent basic annualised premium will be used to determine the amount of Campaign Reward.

Example:

- A existing policyholder bought GREAT Retirement Pride policy with 5 years' premium payment term and paying a monthly premium of RM1,000.
  Campaign Reward = 8% x yearly equivalent basic annualised premium
  = 8% x RM1,000 x 12 months
  = RM960

d. If any policy alteration is done after the policy is in force, the Campaign Reward will be based on the lower of the initial basic annualised premium or the current basic annualised premium.

e. The policyholder must provide valid bank account details by completing the registration in e-Connect.

f. For all eligible policies, the Campaign Reward will be credited into the policyholder's nominated bank account no later than 30 September 2026. The policyholder will be notified after the Campaign Reward has been fulfilled.

g. The Campaign Reward will be used to purchase units at a unit price based on a date that is determined by the Company and allocated to the eligible policy without prior notice to the policyholder, if:
   - no bank account is provided as per clause 4(e) above;
   - unsuccessful crediting of Campaign Reward due to invalid identification number, invalid bank account details or invalid bank account status; or
   - any other reasons that result in the unsuccessful crediting of Campaign Reward.

h. The Company may decline the fulfillment of the Campaign Reward and reserves the right to recover the Campaign Reward credited into the policyholder's bank account and/or reverse the allocated unit(s) from the policyholder's policy if any of the Campaign Terms and Conditions are not fulfilled. No appeals or claims will be entertained if the policy does not fulfil the Campaign terms and conditions.

i. By participating in the Campaign, the policyholders are taken to have read, understood and agreed to be bound by these terms and conditions, and accept that all decisions by the Company are final and binding. The Company reserves the right at its sole and absolute discretion to change, amend, add or delete any of these terms and conditions at any time, which may be communicated through modes of communication deemed suitable by the Company, and without prior notice to the policyholders and the policyholders agree to be bound by such changes.

j. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

Important notices

GREAT Retirement Pride is a whole life plan with limited premium payment term without participation in profits. The investment booster and retirement booster will be credited into the total investment value by purchasing units in the chosen unit fund(s) while the survival benefit and retirement income will be paid to you. Some of the choices of funds invest in Shariah-approved securities. However, this is not a Shariah-compliant product. **The total investment value is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.** Premiums are payable until the end of the premium payment term, or until death or termination of the policy, whichever occurs first. Premium will remain the same throughout the premium payment term.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford. A free-look period of 15 days is given to you to review the suitability of the plan. If the policy is returned to the Company during this period, the Company shall refund you according to the provisions of the policy. A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums.

This material is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Fund Fact Sheet, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plans before purchasing the plan. For further information, reference shall be made to the terms and conditions specified in the policy issued by the Company.

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