

Great deal is back!

Secure up to

4% p.a.

guaranteed returns for the 1st year and 3.75% p.a. for the 2nd & 3rd year
More benefits



Insurance protection
for death & TPD



Refund of total premium
paid upon maturity

GREAT Returns Extra 5¹

Secure Great returns of up to 4% p.a.
with GREAT Returns Extra 5



Boost your financial growth with an exclusive offer that rewards you with up to 4% p.a. guaranteed returns for the 1st year and 3.75% p.a. for the 2nd & 3rd year respectively. Additionally, you will receive 100% of the total premium paid upon maturity. With a limited premium payment term of 2 years, this plan offers comprehensive coverage, providing 3 years of protection against Death or Total and Permanent Disability ("TPD"), giving you peace of mind.

Campaign period from 15 April 2026 to 30 June 2026 (inclusive of both dates) and policy in force no later than 7 July 2026 (subject to availability, on a first-come, first-served basis and the fund size is determined by the Company).

Start a conversation with Great Eastern today.

☎ 1300-1300-88

greateasternlife.com

Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

¹The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. 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

Benefits at a glance

GREAT Returns Extra 5 provides the following benefits:

Grow your savings with guaranteed rewards of up to 4% p.a.

GREAT Returns Extra 5 comes with a limited premium payment term of 2 years and coverage term of 3 years. Enjoy the growth of savings with the guaranteed yearly Survival Benefit of 2.75% of your total premium paid* for three (3) years.

Additionally, if your policy is in force **on or before 7 July 2026**, you are entitled to an additional **1.25%** of your total premium paid* payable at the end of 1st policy year, and **1%** of your total premium paid* payable at the end of 2nd and 3rd policy years respectively.

The pay-out of Survival Benefits and Additional Survival Benefits** are summarised as follow:

End of Policy Year	% of Total Premium Paid*	Payout Method	Total - % of Total Premium Paid*
1	2.75% + 1.25%	1.25% Additional Survival Benefit** will be paid out at the end of Policy Year 1 , together with the 2.75% Survival Benefit payment for GREAT Returns Extra 5 policies	4%
2	2.75% + 1%	1% Additional Survival Benefit** will be paid out at the end of Policy Year 2 , together with the 2.75% Survival Benefit payment	3.75%
3	2.75% + 1%	1% Additional Survival Benefit** will be paid out at the end of Policy Year 3 , together with the 2.75% Survival Benefit payment	3.75%

Note: Terms and conditions apply.

Receive 100% of total premium paid upon maturity

On top of the survival benefits, take advantage of this endowment plan with 2 years' premium term, which guarantees that you will get back 100% of total premium paid upon maturity.

Note: Terms and conditions apply.

Insurance protection should an unfortunate event happen

In the event of death of the life assured within the policy term, a percentage of the total premium paid* as per the table below will be payable to you.

If the death of the life assured as a result of non-accidental cause occurs within the first six (6) policy months, the total premium paid* shall be subject to a maximum aggregate amount per life of RM1,500,000 and any excess amount shall be refunded together with the death benefit.

X% of Total Premium Paid*		
Death due to non-accidental cause	Death due to accidental cause	
	Occurs prior to the policy anniversary of age 70 years next birthday	Occurs on or after the policy anniversary of age 70 years next birthday
102.75%	105%	102.75%

Note: Terms and conditions apply.

Safeguard your well-being during unfortunate events

In the event of TPD of the life assured prior to the policy anniversary of age 70 next birthday, you will receive 102.75% of total premium paid*.

If TPD of the life assured as a result of non-accidental cause occurs within the first six (6) policy months, the total premium paid* shall be subject to a maximum aggregate amount of per life of RM1,500,000 and any excess amount shall be refunded together with the TPD benefit.

Note: Terms and conditions apply.



Hassle-free enrolment with no medical underwriting

With no health questions asked and no medical examinations required, signing up for this plan is easy.

Note: Acceptance of the application is subject to the Company's compliance checks. Terms and conditions apply.

How GREAT Returns Extra 5 works:

An example is illustrated below with annual premium of RM100,000.

End of Policy Year	Annual Premium (RM)	Total Premium Paid* (RM)	Total Survival Benefits (Survival Benefits + Additional Survival Benefits ⁱⁱⁱ)	
			% of Total Premium Paid*	RM
1	100,000	100,000	2.75% + 1.25% = 4%	2,750 + 1,250 = 4,000
2	100,000	200,000	2.75% + 1% = 3.75%	5,500+2,000=7,500
3	-	200,000	2.75% + 1% = 3.75%	5,500+2,000=7,500

Product Benefit Payouts



RM200,000



Survival Benefit
RM4,000



Survival Benefit
RM7,500



Survival Benefit of
RM7,500 + Total Premium
Paid RM200,000

TOTAL ANNUAL
PREMIUM PAID*

1ST POLICY
YEAR

2ND POLICY
YEAR

3RD POLICY YEAR
(AT MATURITY)

Your Annualised Return^{***}:

Guaranteed benefits only = 4.0% p.a. for 1st year and 3.75% p.a. for 2nd and 3rd year respectively.

Notes:

- Total premium paid shall exclude any premium paid in advance.
- The Additional Survival Benefits only be payable if the policy is in force **on or before 7 July 2026**. If the policy is in force after 7 July 2026, only the yearly Survival Benefits of 2.75% will be payable.
- If you are looking for an insurance policy with savings element, you may wish to compare the return of this policy with the effective returns of other investment alternatives.
- The above is for illustration purposes only and is not indicative or construed as likely returns and terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A:

Entry Age Next Birthday	
Minimum	17
Maximum	70

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

A:

Annual Premium	
Minimum	RM15,000
Maximum	No Limit

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

A: No payment of benefits will be payable for any of the following:

- Death during first policy year as a result of suicide, while sane or insane.
- TPD has existed prior to the risk commencement date.
- TPD is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
- TPD is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- TPD is resulted from the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD is resulted from war, whether declared or undeclared.

The exclusion list may not be exhaustive. For full list of the exclusions, please refer to the policy contract.

Q: How do I pay my premiums?

A: Only annual payment mode is available and you can pay your premium by internet banking, JomPAY, Banker's order or cheque.

Q: Can I pay two (2) years premium at once?

A: Yes, you can pay your second-year annual premium in advance by using our Advanced Premium Account facility. The Advanced Premium Account shall accumulate with interest at the prevailing rate to be determined solely by the Company from time to time starting from the risk commencement date or advance premium payment transaction date, whichever is later. The advance premium should be paid together with the initial premium before the risk commencement date and the advance premium amount must be the same as the initial premium. However, please note that the calculation of death benefit, TPD benefit, and Survival Benefit, and Additional Survival Benefit (if applicable) in the first policy year shall be based on the first-year premium only.

Q: Will I be entitled to tax benefits?

A: Benefits received from **GREAT Returns Extra 5** 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 final decision of the Inland Revenue Board.

Important notices

GREAT Returns Extra 5 is a two (2)-year regular premium non-participating endowment plan that provides Survival Benefits at the end of each policy year with a three (3)-year coverage term. Premiums are payable for two (2) years or until death or termination of the policy, whichever occurs first.

You should satisfy yourself that this plan 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 full premium would be refunded to the policy owner after deducting the credited Additional Survival Benefit, if any.

Cash value is available upon inception of the policy. If you surrender your policy early, you will get back less than the amount you have paid. If you stop paying premium, the policy shall be terminated and the cash value shall be paid to you. Cessation of premium payment will lead to early termination of coverage.

This material 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 flyer, the English version shall prevail.

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