



GREAT Multi-Gen Wealth 3¹

Protect your financial legacy with the flexibility to customise your stream of income for generations to come

Offer period subject to availability as determined by Great Eastern Life Assurance (Malaysia) Berhad



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. 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).

Protect your financial legacy with the flexibility to customise your stream of income for generations to come

Every journey in life has a beginning and an ending. But by growing your wealth and protecting it for your loved ones, you can ensure that your legacy lives on for generations and continues to provide for your children and grandchildren to come.

GREAT Multi-Gen Wealth 3 is a limited pay whole life plan with investment booster and survival benefit option. It is designed to help sustain and safeguard the wealth that you have built over the years – giving you and your family a future to look forward to. When the time is right, you can pass on your legacy through change of policy ownership and life coverage to your loved ones to support and protect their future.

The plan gives you the flexibility to choose your premium payment term from 5, 10 or 20 years for a coverage of up to 70 years, 80 years or 90 years old next birthday. Furthermore, the newly enhanced feature allows you to have the flexibility to choose to receive a regular stream of yearly income in the form of investment booster or survival benefit, or both. On top of the yearly income throughout the policy term, you can also celebrate at the end of your policy term with a lump sum maturity benefit!

Should the unfortunate occur, **GREAT Multi-Gen Wealth 3** has you covered as well. You will be financially protected against death with no medical underwriting required.

Reach for **GREAT Multi-Gen Wealth 3** today and grow a legacy that protects your loved ones for generations.



Benefits at a glance



Long-term savings that
are sustainable across
generations



Limited premium
commitment of 5, 10 or
20 years



Steady stream of yearly
income with flexible choice
to suit your financial needs



Maturity benefit in
one lump sum



Financial protection
for life's unexpected events



Hassle-free enrolment with
no medical underwriting



Your choice of unit funds
for potential upside



Boosted protection with
optional rider(s)

Note: Terms and conditions apply.



Long-term savings that are sustainable across generations

While GREAT Multi-Gen Wealth 3 may begin with you, it does not need to end with you. The plan's unique feature gives you the option of appointing Alternate Policyowner (APO)⁽¹⁾ and Secondary Life Assured (SLA)⁽²⁾ as well as Change of Life Assured (CLA)⁽³⁾.

In the event the unfortunate happens to you, your appointed APO will become the new policy owner to take over your policy.

If you have appointed SLA, upon the demise of the existing life assured, the policy will continue to cover the SLA for the remaining coverage term without affecting the policy values.

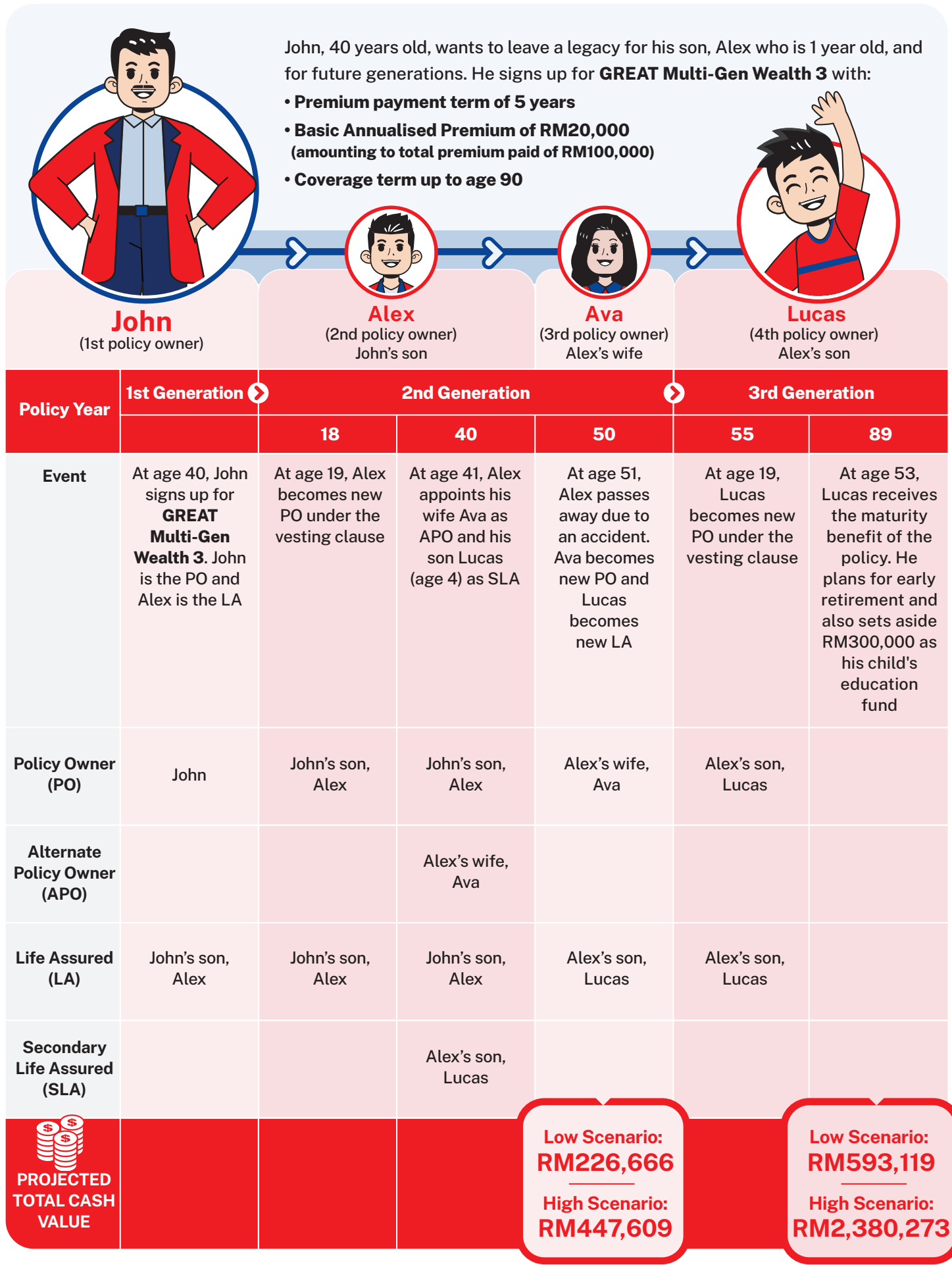
Should your family expand and you wish to protect them, there is also the CLA option, whereby you can replace the existing life assured by appointing a loved one as the new life assured at any time and they will be covered under GREAT Multi-Gen Wealth 3 from then on. The policy will continue for the remaining coverage term without affecting the policy values.

With GREAT Multi-Gen Wealth 3, plan ahead and sustain your savings across generations, providing your loved ones with a lasting legacy for the future, with up to RM1 million annual premium.

Note: Terms and conditions apply.

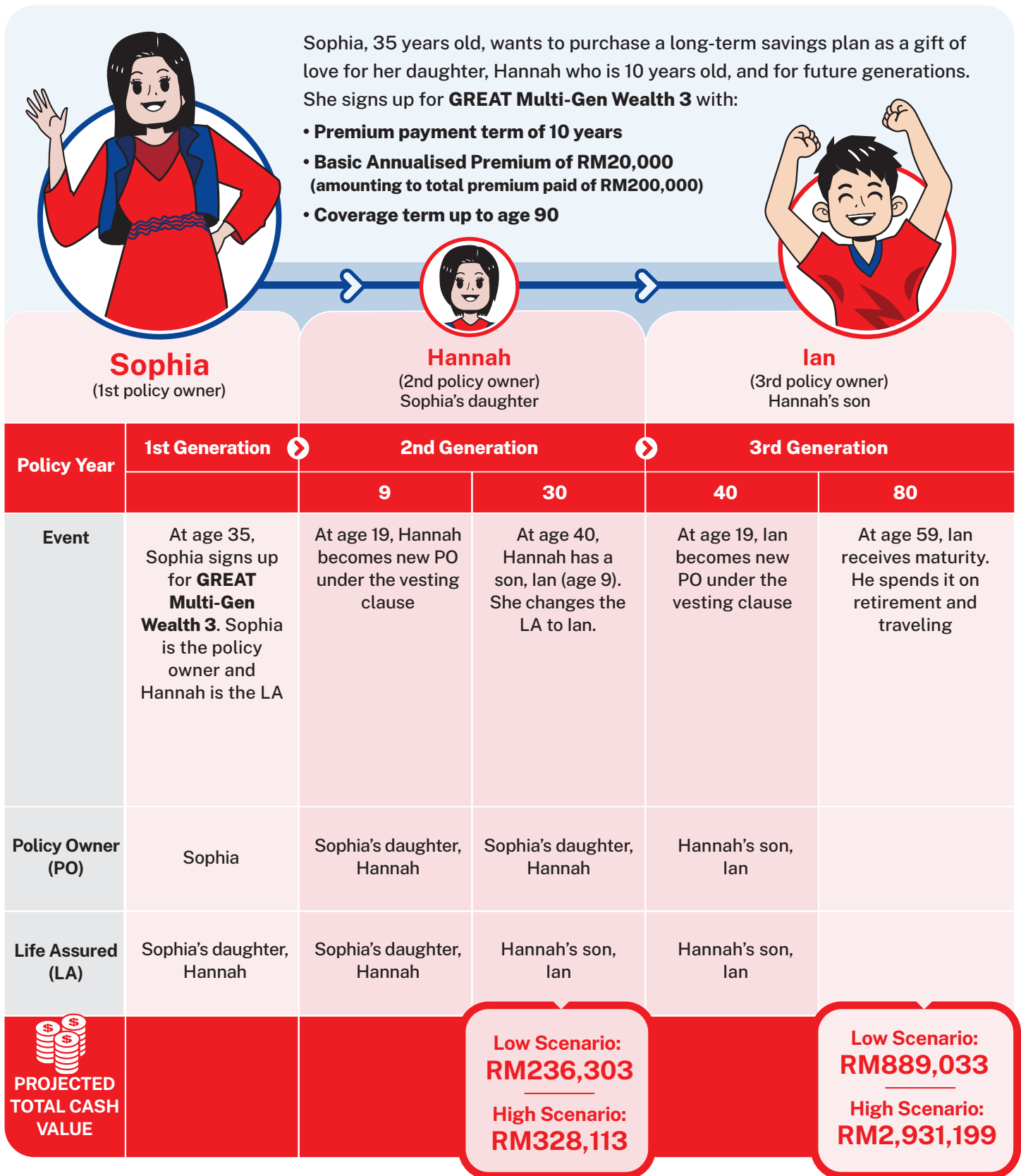
How GREAT Multi-Gen Wealth 3 works:

Scenario 1



How GREAT Multi-Gen Wealth 3 works:

Scenario 2



- Notes:
- The projected total cash values for scenarios 1 and 2 refer to the returns which consist of guaranteed cash value and non-guaranteed total investment values. It assumes the customer has opted to receive the yearly income in investment booster which will be credited into the total investment values. The total investment values are based on the low scenario (2% p.a.) and high scenario (5% p.a.) of projected gross investment returns of the customer's chosen investment-linked fund(s) – 100% Lion Fixed Income Fund, with yearly premium payment mode. Please note that the projected total cash values are not guaranteed.
 - The above age mentioned is referring to age next birthday.
 - The above is for illustration purposes only and is not indicative or construed as likely returns.
 - Terms and conditions apply.



Limited premium commitment of 5, 10 or 20 years

When it comes to financial commitments, flexibility is important. GREAT Multi-Gen Wealth 3 lets you choose a premium payment term of 5 years, 10 years or 20 years, with coverage that lasts up to 70 years, 80 years or 90 years old next birthday⁽⁴⁾.

Note: Terms and conditions apply.



Steady stream of yearly income with flexible choice to suit your financial needs

Watch your savings grow for your legacy every year! At the end of each policy year, a yearly income which is equivalent to a percentage of your Basic Annualised Premium⁽⁵⁾ will be available to grow your savings.

If the entry age of life assured is age 1 to 45 years old next birthday, the yearly income is as follows:

End of Policy Year	Premium Payment Term		
	5 years	10 years	20 years
1 – 6	12.5%	22.5%	30%
7 – 30			45%
31 – 60	15%	25%	45%
61 – 89	20%	35%	60%

In the event the entry age of life assured is age 46 years old next birthday and above, the yearly income is as follows:

End of Policy Year	Premium Payment Term		
	5 years	10 years	20 years
1 – 30	10%	15%	30%
31 – 44	15%	20%	40%

With GREAT Multi-Gen Wealth 3, you have the flexibility to decide on how to receive your regular stream of yearly income which is best suited to your financial needs, by way of investment booster or survival benefit, or both. Investment booster will credit the yearly income into your total investment value while survival benefit will pay the yearly income to you, until death, surrender or maturity of the policy, whichever occurs first.

You may choose the yearly income percentage allocation as follows:

	Investment Booster (%)	Survival Benefit (%)
Option 1	100%	0%
Option 2	50%	50%
Option 3	0%	100%

Note: Terms and conditions apply.



Maturity benefit in one lump sum

To celebrate reaching the maturity of your policy, you or your future generations may receive a lump sum payment equivalent to the amount below, less any amount of indebtedness:

A percentage of your Basic Annualised Premium⁽⁵⁾ as follows:

Premium Payment Term		
5 years	10 years	20 years
450%	850%	1200%

plus

- Total investment value at the next valuation date following the notification of maturity, if any; and
- Final year survival benefit, if any

Note: Terms and conditions apply.



Financial protection for life's unexpected events

Upon uncertainties happening in life, you can be certain that you will be financially protected with GREAT Multi-Gen Wealth 3. In the event of death, your loved ones will receive the following payout in one lump sum:

Policy Year	Death due to accidental cause	Death due to non-accidental cause
1 & 2	<ul style="list-style-type: none"> Guaranteed Death Benefit; and Total Investment Value (TIV) (if any). 	<ul style="list-style-type: none"> Basic Premiums⁽⁶⁾ paid-to-date less total investment booster (if any) and/or total survival benefit paid (if any) The value of the units that has been allocated (if any) at unit price at the next valuation date; and Unallocated Premiums (if any)
3 & above		<ul style="list-style-type: none"> Guaranteed Death Benefit; and TIV (if any)

The Guaranteed Death Benefit is the higher of:

- 105% of Basic Premiums⁽⁶⁾ paid-to-date less total investment booster (if any) and/or total survival benefit paid (if any);
- or
- Cash value

Death Benefit will only be payable if there is no SLA appointed upon death of the existing life assured. If a SLA is appointed, the policy shall continue with the new life assured and Bereavement Benefit equivalent to 10% of your Basic Annualised Premium⁽⁵⁾ will be payable. The Bereavement Benefit is only payable once, on the death of the initial life assured and subject to a maximum of RM5,000 per life.

Notes:

- Bereavement Benefit will not be payable if the Death Benefit is paid out on the death of the initial life assured.
- Terms and conditions apply.



Hassle-free enrolment with no medical underwriting

When you sign up for GREAT Multi-Gen Wealth 3, full coverage is provided with no health questions asked and no medical examinations required.

Note: Terms and conditions apply.



Your choice of unit funds for potential upside

GREAT Multi-Gen Wealth 3 gives you access to a wide range of professionally managed funds. You are free to choose and invest in whichever fund(s) that best suits your risk appetite and investment style.

Description of Funds

Your choice of funds should be based on, among others, your tolerance to risk. Please seek advice from your intermediary or the Company on the types of funds which will suit your tolerance to risk.

The fund management charge is not guaranteed and may vary from time to time by giving you 3 months' advance written notice. The available funds are:

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Balanced Fund	A fund which invests in a mixture of equities (ranging from 40% to 60%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate level of volatility.	1.00%
Lion Fixed Income Fund	A fund which invests in fixed income securities, for example government and corporate bonds as well as cash and cash equivalents. This fund seeks to provide consistent return at low levels of volatility. Although the fund invests mainly in Malaysia (40% to 100%), it may also partially invest in foreign fixed income securities (up to 50%), to enhance the fund's returns.	0.50%

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Progressive Fund	A fund which invests in a mixture of equities (ranging from 50% to 90%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate-to-high level of volatility.	1.35%
Dana Sejati	A fund which invests in Shariah approved fixed income securities, for example government and corporate sukuk as well as Islamic money market papers/deposits. This fund seeks to provide consistent return at low levels of volatility. Although the fund invests mainly in Malaysia (40% to 100%), it may also partially invest in foreign Shariah approved fixed income securities (up to 50%), to enhance the fund's returns.	0.50%
Lion Enhanced Equity Fund	A fund where 80% to 100% of the investments are in equities. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia (50% to 100%), it may also partially invest in companies that have significant business operations in Singapore (up to 25%) and Greater China (Mainland China, Hong Kong, Macau and Taiwan) (up to 25%), if and when necessary, to enhance the fund's returns.	1.50%
Dana Gemilang	A fund where 80% to 100% of the investments are in equities. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia (50% to 100%), it may also partially invest in companies that have significant business operations in Singapore (up to 25%) and Greater China (Mainland China, Hong Kong, Macau and Taiwan) (up to 25%), if and when necessary, to enhance the fund's returns. The fund only invests in Shariah-approved securities.	1.50%
Lion Small Mid Cap Fund	A fund where 60% to 100% of investments are in equities with the balance in cash and/or cash equivalents, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation, investing in Malaysian (50% to 100%) Small and Medium Market Capitalisation ("Small Mid Cap") equities. It may partially invest in foreign Small Mid Cap equities (Asia Pacific excluding Japan region) if and when necessary, to enhance the fund's returns.	1.40%
Lion Advanced Strategic Fund	A fund which invests in a mixture of equities, fixed income securities and money market instruments in Malaysia and companies that have significant business operations in Asia. There is flexibility in asset allocation as this fund may invest solely in fixed income securities or equities. Collective investment schemes such as unit trusts, mutual funds and exchange-traded funds which invest in such underlying asset classes may be considered. The fund seeks to maximise capital appreciation over the medium to long-term while reducing risks and/or enhancing returns through timely and dynamic switching of asset classes in different markets at any given point in time.	1.35%
Lion ASEAN Fund	A fund where 80% to 100% of the investments are in equities. The fund seeks to maximise capital appreciation over the medium to long-term while reducing risks and/or enhancing returns through timely and dynamic switching of asset classes in ASEAN markets at any given point in time. The balance of the fund's net asset value will be invested in domestic short-term money market instruments including cash. Collective investment schemes such as unit trusts, mutual funds and exchange-traded funds which invest in such underlying asset classes may be considered.	1.50%
Lion US-i Fund	A fund which is passively managed and aims to track the performance of S&P500 over the medium to long term (indexing strategy), which may be volatile in the short term. This fund seeks to provide medium to long-term capital appreciation.	0.75%
Lion UK-i Fund	A fund which is passively managed and aims to track the performance of FTSE100 over the medium to long term (indexing strategy), which may be volatile in the short term. This fund seeks to provide medium to long-term capital appreciation.	0.75%
Lion AU-i Fund	A fund which is passively managed and aims to track the performance of S&P/ASX200 over the medium to long term (indexing strategy), which may be volatile in the short term. This fund seeks to provide medium to long-term capital appreciation.	0.75%

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Equity Global Sustainability Fund	A feeder fund that aims to maximise total return through the diversification in global equities market and participation in the dynamic growth of the world capital markets. The fund is also managed in a manner consistent with the principles of Environmental, Social and Governance focused investing. The fund seeks to gain at least 80% of its investments exposure to equity securities of companies domiciled in, or the main business of which is in, developed countries worldwide. The equity-related securities include financial derivative instruments. The fund may, when determined appropriate, invest in money market instruments (MMIs), deposits and cash. The MMIs may be issued by governments, government agencies, companies and supranationals and may be investment grade, non-investment grade or unrated at the time of purchase.	1.50%

Notes:

- Although Dana Gemilang and Dana Sejati invest in Shariah-approved securities, the insurance plans that invest in these funds are not classified as Shariah-compliant products.
- Terms and conditions apply.



Boosted protection with optional rider(s)

You may add optional riders to your policy for an extra layer of protection. These are some of the riders available for you to choose from:

- **GREAT Wealth Enhancer Payer**

Waives premiums should death or disability occur to the payer. However, if the disability or death is due to a non-accidental cause which occurs within the first 2 policy years, the Company will only refund the total premium paid for the rider.

- **CI Premium Waiver Rider**

Waives premiums should critical illness occur to the life assured.

- **Payer Waiver Extra Rider**

Waives premiums should death, disability or critical illness occur to the payer.

Notes:

- GREAT Multi-Gen Wealth 3 and GREAT Wealth Enhancer Payer are not subject to medical underwriting but CI Premium Waiver Rider and Payer Waiver Extra Rider are subject to the Company's applicable underwriting requirements.
- Terms and conditions apply.

Footnotes:

- ⁽¹⁾ Policy owner and APO must be an individual for the appointment of APO, and is subject to the conditions determined by the Company. Each appointment of APO and each conversion of APO as the policy owner shall be subject to the Company's approval, and is subject to the policy still being in force. Only the initial policy owner, or new policy owner who is also the life assured can appoint or amend the appointment of the APO.
- ⁽²⁾ Policy owner must be an individual in order to appoint an SLA and such SLA is subject to the conditions determined by the Company. The initial life assured must remain alive at the time of appointment of the SLA. Each appointment of SLA and each conversion of SLA to the new life assured shall be subject to the Company's approval, and is subject to the policy still being in force. Only the initial policy owner, or new policy owner who is also the life assured can appoint or amend the appointment of the SLA. Upon successful conversion of the SLA to the new life assured, the death benefit will not be paid out, and the policy will continue with the same terms and conditions.
- ⁽³⁾ Policy owner must be an individual in order to exercise the option for CLA, and such CLA is subject to the conditions determined by the Company. The initial life assured must be still alive when the change of life assured takes place. Each change of life assured shall be subject to the Company's approval, and is subject to the policy remaining in force. Only the initial policy owner, or new policy owner who is also the life assured can change the life assured. Upon successful change of life assured, the policy will continue with the same terms and conditions.
- ⁽⁴⁾ The coverage term will remain unchanged if there is conversion of life assured or change of life assured during the policy term.
- ⁽⁵⁾ Basic annualised premium is the basic plan's premium paid for a policy year, excluding rider's premium.
- ⁽⁶⁾ Basic Premium is the basic plan's premium excluding any rider's premium and advance premium paid.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 14 days attained age and the maximum entry age varies according to chosen premium payment term as below:

Premium Payment Term	5 years	10 years & 20 years
Coverage Term	Age Next Birthday	
Up to age 70 years next birthday	50	45
Up to age 80 years next birthday	55	50
Up to age 90 years next birthday	60	55

Q: What is the minimum and maximum Basic Annualised Premium for this plan?

A:

Premium Payment Term	5 years	10 years	20 years
Minimum	RM6,000		
Maximum	RM1,000,000 (per life)		

Note: Terms and conditions apply.

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.
- Death benefit due to accidental cause prior to the second policy anniversary for any injury resulting in loss suffered, as a result of the following whether directly or indirectly:
 - suicide, attempted suicide or self-inflicted injuries, while sane or insane;
 - war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection; or
 - from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;

Note: 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 internet banking, credit card, JomPAY, GIRO, ePAY or cash/cheque payment via Collecting Bank (over-the-counter, ATM and cheque deposit machine). You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly. However, cheque and cash are not allowed for the monthly mode of payment.

Q: What are the current fees and charges?

A: You can refer to the Description of Funds for details on the fund management charge. There are no other fees and charges.

Note: Changes to the fund management charge can be made on policy anniversary by giving you 3 months' advance written notice.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Multi-Gen Wealth 3 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 Multi-Gen Wealth 3 is a whole life plan with limited premium payment term without participation in profits. The investment booster will be credited into the total investment value by purchasing units in the chosen unit fund(s) while the survival benefit 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 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:

- a. the basic premium paid without interest plus rider(s) premium (minus the expenses incurred for medical examinations, if any); and
- b. the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.

Net asset value is the single price at which the policy owner buys the units in a unit fund and sells the units back to the unit fund. If you switch over your policy from one insurance company to another or if you exchange your current policy with another policy within the same insurance company, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of the policy switching or replacement.

The policy does not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. An early termination of the policy involves high costs and the withdrawal value of the total investment value is dependent on the prevailing market value of the underlying assets of the unit fund(s). Therefore, **if you surrender your policy early, you may get back less than the amount you have paid.** The total investment value may rise or fall, based on the underlying performance of the fund(s). **The performance of the fund is not guaranteed.** The investment risk will be borne solely by the policy owner. Past actual performance is not a guide to future performance, which may be different.

If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value and/or total investment value are more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. Cessation of premium payment before the end of the premium payment term may lead to an early termination of coverage.

You have the option of boosting the investment value of your policy via single premium top-ups, subject to a minimum of RM1,000 per top up, provided all premiums due and any indebtedness have been paid.

95% of the Single premium top ups will be utilised to purchase units of investment. The remaining 5% of the single premium top-ups that has not been allocated to purchase units is used to meet the payment of commissions to intermediaries and general expenses of the Company. The Company reserves the right, in circumstances it considers exceptional, to suspend issuance or redemption of units.

This brochure 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 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 Agent or Customer Service Careline at 1300-1300 88.

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41150 Klang, Selangor

Kluang

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86000 Kluang, Johor

Kota Bharu

No. S25/5252-T & U
Jalan Sultan Yahya Petra
15200 Kota Bharu, Kelantan

Kota Kinabalu

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93100 Kuching, Sarawak

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Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah

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No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka

Miri

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Block 10, M.C.L.D,
Jalan Melayu
98000 Miri, Sarawak

Penang

25, Light Street
10200 Penang

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban,
Negeri Sembilan

Sibu

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Persiaran Brooke
96000 Sibu, Sarawak

Taiping

133A, Jalan Barrack
34000 Taiping, Perak

Tawau

Ground Floor
Wisma Great Eastern
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Reach for Great

HEAD OFFICE

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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.