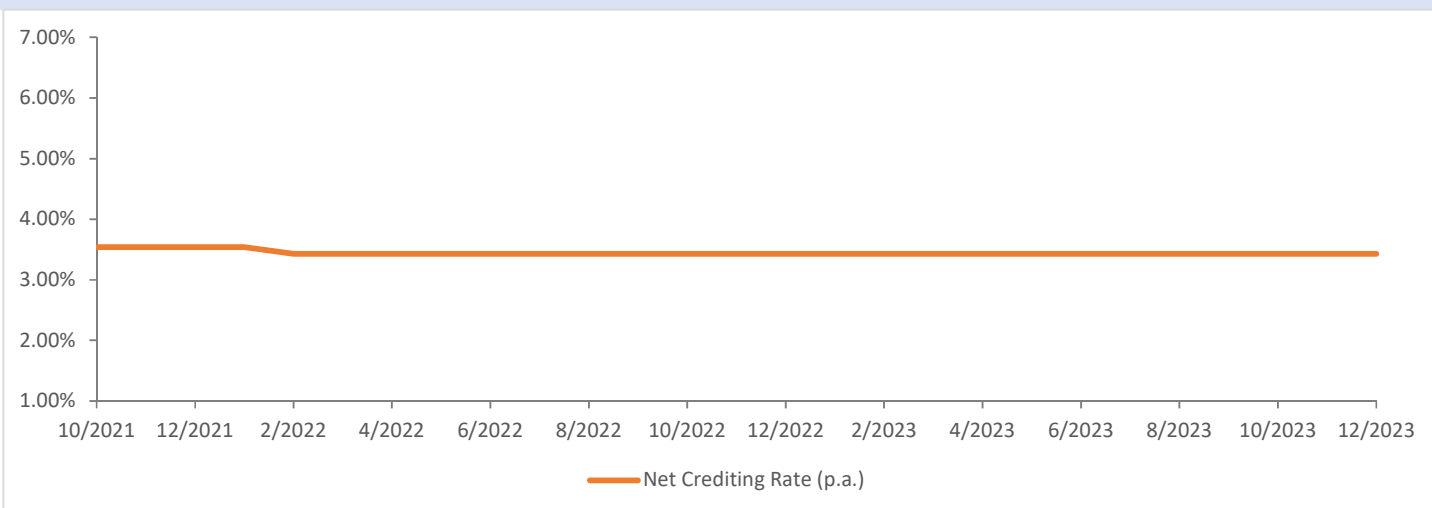


**Great Eastern Life Assurance (Malaysia) Berhad**  
**Crediting Rates for Max Optimum**  
**As at 31 December 2023**



**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. Past performance of the underlying fund is not an indication of its future performance.

**Net Crediting Rates (by month)**

Month	2023											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Per Annum	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
Monthly	0.29%	0.26%	0.29%	0.28%	0.29%	0.28%	0.29%	0.29%	0.28%	0.29%	0.28%	0.29%

**Net Crediting Rates (by year)**

2019	2020	2021	2022	2023
-	-	0.88%	3.44%	3.43%

Note: The above are actual year-to-date net crediting rates. Max Optimum was launched in October 2021.

**Underlying Fund Info – NP18**

Inception Date: 20 October 2021  
 Fund Manager: GELM Investment  
 Risk Profile: Low

**Top 2 Sectors**

Government: 92.4%  
 Cash & Deposit: 7.6%

**Underlying Fund Objective**

The underlying fund of this product aims to achieve stable income at low levels of volatility by investing solely in fixed income securities.

**Investment Strategy & Approach**

The underlying fund of this product invests in fixed income securities with minimal cash and cash equivalents, and is passively 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 bond selection process which relies on various factors including financial position, valuation, company or industry risks and prospects.

**Asset Allocation**

The underlying fund invests 100% in Malaysian fixed income securities with minimal cash and 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 credit risk, interest rate and inflation risk.