



GREAT Life Gift¹

Give your family the priceless gift of love

Offer period from 1 January 2024 – ~~31 March 2024~~ 30 April 2024



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).

Give your family the priceless gift of love

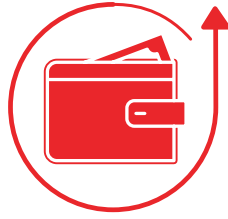
What's the most important thing in life? For many people, it's family. Sharing special moments together and creating beautiful memories with them is what a great life is about. Because they are precious to you, being able to provide for them, even when you are no longer able to, is the greatest gift you can give to your loved ones.

GREAT Life Gift protects your family's tomorrow by covering you against life's unexpected events. With coverage for accidents, disabilities and mosquito-borne diseases, the plan also offers a hassle-free enrolment with no medical underwriting required.

For an affordable premium, you will receive coverage until you are 80 years old and a guaranteed financial reward every five years. GREAT Life Gift gives you all this so you will enjoy being with your loved ones today, with lesser worries tomorrow.



Benefits at a glance



Affordable premiums with high coverage



Hassle-free enrolment with no medical underwriting



Protection for death or Total & Permanent Disability (TPD)



Extra benefit for death due to mosquito-borne diseases



Extra payout up to 3x basic sum assured for accidental death



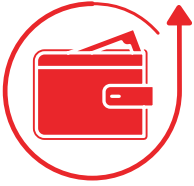
Guaranteed survival benefit of 50% annualised premium every 5 years



Extra financial support of RM5,000 during bereavement



Protection wherever you travel with Supreme Assist



Affordable premiums with high coverage

From as low as RM0.93 a day, you'll be protected by a basic sum assured as high as RM100,000. This affordable plan is a safety net that eases the financial burden on your loved ones should the unforeseen occur. Best of all, you are able to enjoy the coverage until the age of 80 years next birthday, giving you long-term peace of mind.

Note: The above amount is used for illustrative purposes only and is based on a female, non-smoker, aged 23 years next birthday and RM100,000 basic sum assured. Premium can be higher based on gender, age and basic sum assured. Premiums may also increase based on the attained age next birthday at policy anniversary. Terms and conditions apply.



Hassle-free enrolment with no medical underwriting

It does not matter if you are a 19-year-old on your next birthday about to enter college or a 65-year old on your next birthday enjoying the best years of your life. Your application is free from any health questions or medical examinations requirement, making it easy and hassle-free for you to obtain the protection that you truly need.

Note: Terms and conditions apply.



Protection for death or Total & Permanent Disability (TPD)

It's a given that anything can happen in life. That's why we provide cover for death or TPD, with a payout in accordance with the table below where your loved ones will be shielded from life's financial uncertainties because of the plans you make today:

Policy year	Death/TPD due to accidental cause or Death due to mosquito-borne diseases	Death/TPD due to non-accidental cause
1&2	Higher of basic sum assured or total premiums paid without interest	Refund of 100% total premiums paid without interest
3&4		Refund of 150% total premiums paid without interest
5&above		Higher of basic sum assured or total premiums paid without interest

Note:

i. TPD coverage is up to the policy anniversary of age 70 years next birthday.

ii. Mosquito-borne diseases is limited to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis, and Zika Virus only.

iii. Terms and conditions apply.



Extra benefit for death due to mosquito-borne diseases

Living in a tropical country, Malaysians are at risk of catching mosquito-borne diseases. This plan provides additional coverage of 100% of the basic sum assured in the event of death due to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis, or Zika Virus.

Note: Terms and conditions apply.



Extra payout up to 3x basic sum assured for accidental death

Should the unfortunate happen to you, no matter where you are in the world, we protect your family with an additional payout of up to 300% of the basic sum assured for accidental death prior to the policy anniversary of age 80 years next birthday. This is paid in one lump sum to your loved ones upon your accidental death on top of the death benefit they will already receive.

Accidental Death Benefit

based on RM250,000 basic sum assured (BSA)



ACCIDENTAL DEATH

Additional **100%** of
basic sum assured

RM250,000



ACCIDENTAL DEATH (PUBLIC CONVEYANCE)

Additional **200%** of
basic sum assured

RM500,000



ACCIDENTAL DEATH OUTSIDE MALAYSIA

Additional **300%** of
basic sum assured

RM750,000

Notes:

- The benefit for Accidental Death (Public Conveyance) will only be payable if the accidental death is resulted while traveling in a Public Conveyance; or while riding as a passenger in an elevator or in electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.
- Public Conveyance means a commercially licensed airline operating on a regular scheduled route or a commercially licensed public transportation (limited to vehicles and trains that are operating on the road and railway only) over an established route with regular schedule such as bus, train or monorail. Cable car, taxi, hired car or any form of transport chartered for private travel, are excluded.
- In the event of accidental death, you will only receive the benefit for Accidental Death, Accidental Death (Public Conveyance), or Accidental Death outside Malaysia (where the accident occurs outside of Malaysia), whichever is applicable.
- In the event where accidental death occurs when the life assured resides or travels outside Malaysia for more than ninety (90) consecutive days, the Company shall only pay the benefit according to Accidental Death or Accidental Death (Public Conveyance).
- The projected benefits are for illustrative purposes only.
- Terms and conditions apply.



Guaranteed survival benefit of 50% annualised premium every five years

With GREAT Life Gift, you will receive a survival benefit of 50% of your annualised premium at the end of every fifth policy year, until death, TPD or termination of the policy, whichever comes first. You may use this to reward yourself or your loved ones to celebrate life's milestones, creating memories that will last a lifetime.

Note: Terms and conditions apply.



Extra financial support of RM5,000 during bereavement

We understand the difficulty in dealing with the passing of a loved one. With GREAT Life Gift, a RM5,000 bereavement benefit will be provided to ease your family's financial burden, in the event of:

- accidental cause or mosquito-borne diseases during the first four policy years; or
- all causes from the fifth policy year onwards.

Note: Terms and conditions apply.



Protection wherever you travel with Supreme Assist

Holidaying abroad? Or going on a business trip? With our Supreme Assist, GREAT Life Gift provides you access to both domestic and overseas emergency medical assistance. You may contact the 24-hour Service Centre Hotline at 603-4259 8853 should you require medical help any time you are outside of Malaysia.

Note: Terms and conditions apply.

Overview of the benefits

How GREAT Life Gift works:

Gillian is covered for:



Death or TPD
with a payout up to **RM100,000***

On top of the death benefit:



Death due to Mosquito-borne Diseases
an additional payout of **RM100,000**



Accidental Death
an additional payout of **RM100,000**



Accidental Death (Public Conveyance)
an additional payout of **RM200,000**



Accidental Death (Outside Malaysia)
an additional payout of **RM300,000**



Bereavement Benefit
Gillian's family will receive **RM5,000** upon her death

Gillian is also provided with:



Survival Benefit
of **50%** of her annualised premium, payable at the end of every **5th year**



Supreme Assist
of domestic and overseas emergency medical assistance wherever she travels



Gillian, a 23-year old female non-smoker buys GREAT Life Gift.

Gillian's basic sum assured (BSA): **RM100,000**

Gillian's first year annual premium: **RM340**



Notes:

- i. *The amount payable under the death or TPD benefit is subject to the cause and year of death or TPD, and will be payable in accordance with the death or TPD provisions stated in the policy contract.
- ii. The examples above are used for illustrative purposes only. Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 19 years old next birthday and the maximum entry age is 65 years old next birthday.

Q: How much sum assured can I purchase?

A:

	Sum Assured
Minimum	RM50,000
Maximum (per life)	RM250,000

Note: Terms and conditions apply.

Q: How much premium do I need to pay?

A: Premiums for this plan depends on the purchased sum assured, your age and gender. Premiums may increase based on the attained age next birthday at policy anniversary. Please refer to the sales illustration for the premium required.

Q: How do I pay my premiums?

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

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 as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.
- TPD that has existed prior to the risk commencement date of the policy or the date of any reinstatement, whichever is later.
- Accidental death in which the death of the life assured does not occur within 90 days from the date of accident, and any injury resulting in the loss suffered.
- Benefit for Accidental Death outside Malaysia* if the life assured resides or travels outside Malaysia for more than 90 consecutive days.

**The Company shall only pay the benefit according to Accidental Death or Accidental Death (Public Conveyance).*

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Q: Am I covered for overseas emergency medical assistance received outside Malaysia?

A: You are covered for overseas emergency medical assistance received while travelling outside Malaysia, but subject to a maximum of 120 consecutive days on any one trip.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Life Gift 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 Life Gift is a non-participating whole life plan that offers life protection until age 80 years next birthday. Premiums are payable until the end of the policy 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 cancelled during this period, the full premium will be refunded to the policy owner. If you switch your policy from one company to another or if you exchange your current policy with another policy within the same 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 policy switching or replacement.

Upon cancellation of the policy, you are entitled to a proportionate amount of refund (where applicable) of the last premium paid. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage. Premiums are non-guaranteed and may increase based on the attained age next birthday at policy anniversary. The Company reserves the right to revise the premiums of GREAT Life Gift by giving at least 3 months' advance written notice.

This brochure 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 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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Terengganu

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Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

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70000 Seremban,
Negeri Sembilan

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96000 Sibu, Sarawak

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34000 Taiping, Perak

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Reach for Great

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✉ **wecare-my@greateasternlife.com**

🖱 **www.greateasternlife.com**

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.