



# SMARTPROTECT Wealth Max<sup>1</sup>

Financial assurance with optimal protection



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

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# Financial assurance with optimal protection

In search of an investment-linked insurance plan with high coverage and financial assurance features to safeguard yourself and your loved ones? Meet **SmartProtect** Wealth Max, a limited-pay insurance plan with multiple savings component to ensure that you will be equipped with financial resources for your income protection and legacy creation needs, should the need arise.

**SmartProtect** Wealth Max provides protection options up to 70, 80 or 90 years next birthday with flexible premium payment terms, high payout of up to 300% basic sum assured for accidental death on public conveyances, and multiple booster rewards throughout your policy term. In addition to that, you may also receive a double maturity booster at the end of your policy term to aid in your wealth accumulation journey.

Safeguard yourself and your loved ones and plan your life with **SmartProtect** Wealth Max now.



## Benefits at a glance



**Various coverage term options  
with flexible premium  
payment terms**



**Financial protection for life's  
unexpected events**



**Double or triple coverage for  
accidental death**



**Multiple booster rewards to  
celebrate policy milestones**



**Double maturity booster to  
enhance your savings**



**Extra safety net of additional  
5% sum assured every  
10 years**



**High non-medical limit up to  
RM8.0 million**



**Optional conversion of your plan  
at maturity**



**Security of No-Lapse Guarantee**



**Your choice of unit funds**



**Boosted protection with  
optional riders**



### Various coverage term options with flexible premium payment terms

SmartProtect Wealth Max is a limited pay investment-linked insurance plan that allows you to optimise your life insurance coverage to fulfil your wealth accumulation and legacy creation needs. With a protection plan of up to 70, 80, or 90 years next birthday, several premium payment term options are also available to you, to allow you to manage your finances and life goals ahead of time.

Based on your chosen premium payment term, your insurance premiums paid are allocated to unit funds at the following rates:

Policy Year	Insurance Premium Allocation Rate (%)		
	Premium Payment Term		
	5 Years	10 Years	20 Years
1	86	80	60
2	86	80	60
3	86	80	60
4	96	90	80
5	96	90	80
6	N/A	90	80
7	N/A	95	95
8	N/A	95	95
9 and above	N/A	100	100

Based on your chosen protection and investment level, your premium may be segregated into Insurance Premium and Balancer (regular premium in excess of the Insurance Premium). For policies with a Basic Annual Premium exceeding the maximum amount of Insurance Premium allowed under regulatory requirement based on the chosen coverage, the amount in excess will be treated as Balancer. The Balancer portion is then allocated at a 95% allocation rate to unit funds throughout your chosen premium payment term.

*Note: Terms and conditions apply.*



### Financial protection for life's unexpected events

With coverage starting from RM500,000, SmartProtect Wealth Max helps ensure that you and your loved ones will not be financially burdened if the worst should happen.

Upon death, you will receive the basic sum assured plus additional sum assured (if any), or the total investment value, whichever is higher. Upon Total and Permanent Disability (TPD) prior to the policy anniversary of attained age 75 years next birthday, the basic sum assured plus additional sum assured (if any) less total investment value will be payable.

*Note: Terms and conditions apply.*



### Double or triple coverage for accidental death

Misfortune may strike at the most unexpected of times. To help secure the future for your loved ones, an accidental death benefit will be payable upon death due to accidental causes prior to the policy anniversary of attained age 70 years next birthday, as follows:

Accidental Death (Other than Public Conveyance)	Accidental Death (Public Conveyance)
Additional 100% of the total of basic sum assured + any additional sum assured	Additional 200% of the total of basic sum assured + any additional sum assured

**Notes:**

- i. The benefit for Accidental Death (Public Conveyance) will only be payable if the accidental death is resulted while travelling in a Public Conveyance; or while riding as a passenger in an elevator or electric lift; or in consequence of the burning of any theatre, cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.
- ii. Public Conveyance means a mode of licensed transport available to the general public that serves to carry its fare-paying passengers from one place to another on scheduled trips over established routes as its primary purpose. Public Conveyance shall include any public bus, licensed taxi, peer-to-peer ridesharing under registered service provider, airport limousine, train, monorail, licensed commercial aircraft and ferry. This definition does not cover cable car, any form of transport chartered for private travel or unlicensed transportation.
- iii. Terms and conditions apply.



### Multiple booster rewards to celebrate policy milestones

Your SmartProtect Wealth Max plan comes with multiple booster rewards throughout the policy term. Depending on your entry age and coverage term, a booster reward of up to 5% of the basic sum assured will be credited into your total investment value account as follows:

Entry age	Booster Reward payable on the Policy Anniversary of
55 years and below	Age 65 years next birthday, and every subsequent 10 years
56 – 65 years	Age 75 years next birthday, and every subsequent 10 years
66 years and above	Age 85 years next birthday, and every subsequent 10 years

Coverage Term	% of Basic Sum Assured
Less than or equal to 19 policy years	2.0%
20 – 34 policy years	4.0%
More than or equal to 35 policy years	5.0%

Note: Booster rewards are only payable provided the policy is in force, partial withdrawals made have not exceeded 5 times, and all premiums due are paid up to date. Terms and conditions apply.



### Double maturity booster to enhance your savings

Once your policy matures, you will receive 100% of your total investment value plus maturity booster to boost up your wealth accumulation journey. This maturity booster payout may vary by coverage term, as below:

Coverage Term	% of Basic Sum Assured
Less than or equal to 19 policy years	2.0%
20 – 34 policy years	4.0%
More than or equal to 35 policy years	5.0%



The plan additionally encourages you to celebrate life, with double maturity booster if you have not made more than 5 partial withdrawals and all premiums due have been paid up to date.

For SmartProtect Wealth Max plan with coverage term of 90 years next birthday, the above maturity booster will be payable if death occurs on or after the policy anniversary on which the life assured has attained age 80 years next birthday.

*Note: Terms and conditions apply.*



### Extra safety net of additional 5% sum assured every 10 years

Reap the resources you need from the plan's extra safety net feature. Your coverage will increase by 5% of basic sum assured every 10 policy years, up to a maximum of 30% of the basic sum assured.

*Note: Terms and conditions apply.*



### High non-medical limit up to RM8.0 million

Depending on your entry age and health condition, you may get protected up to RM8.0 million without going through a medical check-up.

*Note: Terms and conditions apply.*



### Optional conversion of your plan at maturity

Upon maturity of your SmartProtect Wealth Max plan, but not later than the year in which you have attained age 80 years next birthday, you may purchase a level sum assured endowment or whole life policy without medical underwriting.

*Note: Terms and conditions apply.*



### Security of No-Lapse Guarantee

For the first 6 policy years, your SmartProtect Wealth Max plan comes with a No-Lapse Guarantee. This valuable feature ensures that your policy will continue to remain in force even if your total investment value becomes zero, so long as the premiums are paid consistently on each premium due date or during the grace period, and no withdrawal is made within the first 6 policy years.

*Note: Terms and conditions apply.*



## Your choice of unit funds

SmartProtect Wealth Max gives you access to professionally managed funds. You have free reign to pick and invest in whichever fund(s) that best suits your risk appetite and investment style.

### Description of Funds

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

The fund management charge is not guaranteed and may be varied 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%
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%
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:**

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





### Boosted protection with optional riders

You can enjoy further peace of mind by attaching various riders to your SmartProtect Wealth Max plan. These are some of the optional riders available for you to choose from:

- **Smart Multi Critical Care**  
Multiple-pay critical illness rider that provides coverage for 188 conditions across early, intermediate and advanced stages along with special benefits.
- **IL Critical Illness Benefit Advance Rider**  
Helps secure your finances should critical illness occur to the life assured.
- **IL Critical Illness Plus Rider**  
Provides additional coverage should critical illness occur to the life assured.
- **IL Payer Benefit Extra Rider**  
Waives premiums should death, disability or critical illness occur to the payer.
- **IL Waiver of Premium on TPD Rider**  
Waives premiums should disability occur to the life assured.
- **IL Premium Waiver Extra Rider**  
Waives premiums should disability or critical illness occur to the life assured.
- **IL Premium Waiver on CI Rider**  
Waives premiums should critical illness occur to the life assured.
- **IL Cash Assure & IL Invest Assure Rider**  
Provides yearly Guaranteed Cash Payment with protection for unexpected death, disability and retrenchment.

*Note: Terms and conditions apply.*

## Overview of the benefits

An example of the SmartProtect Wealth Max journey:

SMART  
PROTECT  
WEALTH  
MAX

A 35-year old male purchases SmartProtect Wealth Max and chooses to protect himself until the age of 90 with a basic sum assured of RM500,000.



He will have insurance protection against death, accidental death and TPD.



Booster reward of 5% of the basic sum assured amounting to RM25,000 will be credited to his total investment value account on the policy anniversary of attained age 65 years next birthday and every 10 subsequent years. Total booster rewards he receives throughout the policy term will be RM75,000.



Should the unexpected occur, he can be assured that his loved ones will be cared for financially.



If nothing unexpected happens, upon policy's maturity, he will receive the total investment value (if any) plus maturity booster and even double his maturity booster, i.e. 10% of basic sum assured amounting to RM50,000 if he did not perform partial withdrawals more than 5 times and all premiums due are paid-up-to-date.

*Note: The example above is used for illustrative purposes only.  
Terms and conditions apply.*

## Frequently asked questions

### Q: Who can apply?

A: The minimum entry age is 14 days attained age and the maximum entry age is subject to the coverage term chosen, as shown in the table below:

Coverage Term	Maximum entry age
Up to 70 years next birthday	45 years next birthday
Up to 80 years next birthday	65 years next birthday
Up to 90 years next birthday	70 years next birthday

### Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is RM500,000. Any application for Smart**Protect** Wealth Max is subject to the Company's applicable underwriting requirements.

### 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 of the policy or the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane;
- TPD caused directly or indirectly by 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 benefit if death of the life assured does not occur within 90 days from the date of accident.

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

### Q: What are the current fees and charges?

A: (a) Insurance charges will be deducted monthly and may vary according to the net sum assured, age, gender, smoking habits and health condition.

Net sum assured = Basic sum assured – total investment value, subject to a minimum of zero.

(b) Monthly Policy Fee: RM6.00

(c) Fund Management Charge: You can refer to the Description of Funds for the details of Fund Management Charge.

*Note: Changes to fees and charges 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 Smart**Protect** Wealth Max 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

Smart**Protect** Wealth Max is a limited pay investment-linked insurance plan. Some of the choices of funds invest in Shariah-approved securities. However, this is not a Shariah-compliant product. **This plan is an insurance product that 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 TPD or termination of the policy, whichever comes 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 Company shall refund an amount equal to the sum of:

- a. the total investment values of the policy based on the net asset value at the next valuation date; and
  - b. the investment values of the units which have been cancelled to pay for insurance charges and policy fees; and
  - c. the amount of premiums that have not been allocated;
- minus the expenses incurred for medical examinations, if any.

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 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 the policy switching or replacement.

In cases where the purchase involves a premium of a sizeable amount (i.e. RM5,000 and more), you should consider purchasing a single premium investment-linked insurance plan as single premium plans offer better allocation rates for investment. However, please take note that single premium plans may not offer as much insurance protection as regular premium plans and may have less riders/supplementary benefits available.

You may stop paying the premiums and still enjoy protection as long as there is a sufficient total investment value to pay for the insurance charges, policy fee and supplementary benefit premiums, where applicable. However, there is a possibility of the policy lapsing when the required charges, including rider charges, exceed the value of the fund units available. Purchasing too many unit-deduction riders may deplete the fund units.

In the event the actual sustainability of the policy is reduced due to revisions to insurance charges, the Company may vary the Basic Annual Premium and any regular investment top-ups on the policy anniversary by giving you 3 months' advance written notice.

Buying an investment-linked insurance plan is a long-term commitment. An early termination of the policy involves high costs and the withdrawal value is dependent on prevailing market value of the underlying assets of the unit fund. Therefore, the withdrawal value may be less than the total premiums paid. The policy value may rise or fall, based on the underlying performance of the funds. The performance of the funds is not guaranteed. The sustainability of the policy depends on the underlying performance of the funds. The investment risk under the policy will be borne solely by the policy owner. Past actual performance is not a guide to future performance, which may be different.

Any amount of the premium 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.**

## BRANCH OFFICES

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05200 Alor Setar, Kedah

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Bintulu Parkcity Commerce Square  
Jalan Tun Ahmad Zaidi/  
Jalan Tanjung Batu  
97000 Bintulu, Sarawak

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86000 Kluang, Johor

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15200 Kota Bharu, Kelantan

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88000 Kota Kinabalu, Sabah

### Kuala Terengganu

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### Kuantan

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### Kuching

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### Lahad Datu

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91100 Lahad Datu, Sabah  
Fax: 089-884 226

### Melaka

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka

### Miri

Lots 1260 & 1261  
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

No. 10 A-F  
Wisma GREAT Eastern  
Persiaran Brooke  
96000 Sibu, Sarawak

### Taiping

133A, Jalan Barrack  
34000 Taiping, Perak

### Tawau

Ground Floor  
Wisma GREAT Eastern  
Jalan Billian  
91000 Tawau, Sabah

# Reach for Great

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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.