



# SMARTPROTECT Sure<sup>1</sup>

Wealth protection to safeguard your future



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# Wealth protection to safeguard your future

The future always brings with it new and exciting possibilities, but can also present its fair share of challenges. With rising expenses in a fast-paced world, working towards your goals while taking care of your family may seem like an increasingly daunting task.

Smart**Protect** Sure will shield you from the unexpected while giving you the freedom to pursue your aspirations. On top of the benefit of life protection for 30 years or up to age 70 years next birthday, whichever is later, this plan also provides you financial flexibility by offering you various premium payment term options according to your level of commitment. Take your wealth further with access to a host of professionally managed unit funds and even monetary rewards to mark certain policy milestones.

## Benefits at a glance



Long-term protection with flexible premium payment terms



Extra safety net of 1% additional sum assured each year



High protection against life's unexpected events



Rewards to celebrate your policy milestones



Optional conversion of your plan at maturity



Security of No-Lapse Guarantee



Financial flexibility for a secure tomorrow



Your choice of unit funds



Boosted protection with optional riders



Guaranteed insurance charge rates

*Note: Terms and conditions apply.*



## Long-term protection with flexible premium payment terms

Smart**Protect** Sure is a regular premium investment-linked insurance plan that protects you for 30 years or up to age 70 years next birthday, whichever is later. It also comes with the flexibility of selecting your preferred payment term of 5, 10, 20 or 30 years to suit your financial commitments.

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 & 30 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 & 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.*



## Extra safety net of 1% additional sum assured each year

Smart**Protect** Sure helps ensure your loved ones will not be financially burdened should the unexpected occur. With a sum assured that grows by 1% every completed policy year throughout your coverage period, up to a maximum of 30 years, this additional financial security enables your loved ones to live with added peace of mind.

*Note: Terms and conditions apply.*



## High protection against life's unexpected events

With coverage starting from RM500,000, Smart**Protect** Sure helps ensure that you and your loved ones will not be financially burdened should misfortune strike.

Upon death of the life assured, you will receive either the basic sum assured plus additional sum assured, or the total investment value, whichever is higher. Upon Total and Permanent Disability ("TPD") on the life assured prior to the policy anniversary of attained age 70 years next birthday, the basic sum assured plus additional sum assured less total investment value will be payable.

Should death due to accidental causes occur to the life assured prior to the policy anniversary of attained age 70 years next birthday, an accidental death benefit will be payable as per the table below, to assist in protecting the future for your loved ones and helping them carry on:

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

\* Accidental death of the life assured which resulted while travelling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); 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.

Note: Terms and conditions apply.

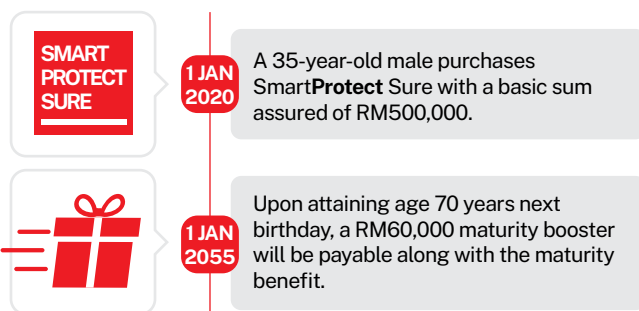


## Rewards to celebrate your policy milestones

Once your policy matures, 100% of your total investment value less indebtedness (if any) will be payable as the maturity benefit.

Additionally, you will receive maturity booster of 12% of the basic sum assured, provided all premiums due are paid up to date.

### An example of how this will work:



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



## Optional conversion of your plan at maturity

Upon maturity of your Smart**Protect** Sure 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

Smart**Protect** Sure comes with a No-Lapse Guarantee for the first 6 policy years. 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.*



## Financial flexibility for a secure tomorrow

Smart**Protect** Sure lets you tailor your protection and investment levels to suit your own needs and goals. To safeguard your family's financial security in the future, you have the option to further boost the investment value of your policy via single premium top-ups, subject to a minimum of RM1,000 per top-up.

*Note: Terms and conditions apply.*



## Your choice of unit funds

Smart**Protect** Sure 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 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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%

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

- 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 comprehensive riders to your Smart**Protect** Sure plan. These are some of the riders available for you to choose from:

- **IL Critical Illness Plus Assure Rider**  
Helps secure your finances should critical illness occur to the life assured.
- **IL Payer Benefit Extra Assure Rider**  
Waives premiums should death, disability or critical illness occur to the payer.
- **IL Premium Waiver Extra Assure Rider**  
Waives premiums should disability or 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.*



### Guaranteed insurance charge rates

As a plan with a special focus on security, Smart**Protect** Sure and its attachable riders come with insurance charge rates that remain unchanged throughout your entire policy term. These guaranteed rates serve as a cushion of certainty, enabling you to live life to the fullest with added peace of mind.

*Note: 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 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 SmartProtect Sure 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 as a result of suicide, while sane or insane;
- TPD resulted from self-inflicted injuries, while sane or insane;
- TPD that has existed prior to the risk commencement date 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.

*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 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 the current fees and charges?

A: a) Insurance charges will be deducted monthly and may vary according to age, gender, smoking habits, and health condition.  
b) Monthly Policy Fee: RM6.00  
c) Fund Management Charge: You can refer to the Description of Funds for detailed information regarding fund management charges.

*Note: The insurance charge rates are guaranteed. However, changes to policy fee and fund management charge can be made on the policy anniversary by giving you 3 months' advance written notice.*

### Q: Will I be entitled to tax benefits?

A: Benefits received from SmartProtect Sure 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

SmartProtect Sure is a regular premium investment-linked insurance plan. Some of the choice of funds invests 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), the prospect 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.

## BRANCH OFFICES

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.**

### **Alor Setar**

66 & 68, Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah

### **Batu Pahat**

109, Jalan Rahmat  
83000 Batu Pahat, Johor

### **Bintulu**

No.313, Lot 3956, Phase 4  
Bintulu Parkcity Commerce Square  
Jalan Tun Ahmad Zaidi/ Jalan  
Tanjung Batu  
97000 Bintulu, Sarawak

### **Ipoh**

Wisma Great Eastern  
16, Persiaran Tugu  
Greentown Ave  
30450 Ipoh, Perak

### **Johor Bahru**

Wisma Great Eastern  
02-01, Blok A  
Komersil Southkey Mozek  
Persiaran Southkey 1  
Kota Southkey  
80150 Johor Bahru

### **Klang**

No. 8 & 10, Jalan Tiara 2A  
Bandar Baru Klang  
41150 Klang, Selangor

### **Kluang**

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor

### **Kota Bharu**

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

### **Kota Kinabalu**

Wisma Great Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
88000 Kota Kinabalu, Sabah

### **Kuala Terengganu**

2nd Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih, 20300  
Kuala Terengganu, Terengganu

### **Kuantan**

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang

### **Kuching**

House No. 51, Lot 435  
Section 54, KTLD  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak

### **Lahad Datu**

Ground & 1st Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah

### **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

## HEAD OFFICE

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For the latest contact details, please refer to the Company's website.