



SMARTPROTECT

Wealth Plus

Embrace your future confidently with strong wealth protection

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Looking to start your legacy planning but unsure of where to begin? Take meaningful strides with Smart**Protect** Wealth Plus, a regular premium investment-linked insurance plan that covers you up to 100 years next birthday with investments that grow as you take on life.

Safeguarding you with high insurance coverage in the event of death, Total and Permanent Disability ("TPD") or accidental death, the plan additionally rewards you upon policy milestone, with maturity benefit at the end of your policy term.

Make the choice and plan your life right with Smart**Protect** Wealth Plus today.



Benefits at a glance



Long-term protection up to 100 years next birthday



Extra safety net of additional 1% sum assured each year



High protection against death or TPD



Additional coverage for accidental death



Booster reward to celebrate policy milestone



Security of No-Lapse Guarantee



Your choice of unit funds



Boosted protection with optional riders

Note: Terms and conditions apply.



Long-term protection up to 100 years next birthday

SmartProtect Wealth Plus is a regular premium investment-linked insurance plan that protects you up to age 100 years next birthday. With an investment allocation that increases over time, you can be sure that your goals are closer to reality with each passing day.

The insurance premiums are allocated to your chosen unit funds at the following rates:

Policy Year	1 – 3	4 – 6	7 – 8	9 & above
Insurance Premium Allocation Rate	60%	80%	95%	100%

Note: Terms and conditions apply.



Extra safety net of additional 1% sum assured each year

With a sum assured that grows by 1% every completed policy year throughout your coverage period, up to a maximum of 40%, these additional financial resources can go a long way to support your loved ones should the unexpected happen to you.

Note: Terms and conditions apply.



High protection against death or TPD

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

Should death occur, or should you be afflicted with TPD prior to the policy anniversary of attained age 75 years next birthday, you will receive the basic sum assured, additional sum assured, and total investment value of your policy.

Note: Terms and conditions apply.



Additional 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.



Booster reward to celebrate policy milestone

Reap rewards for your foresight when you invest in your family's future with Smart**Protect** Wealth Plus. A booster reward of 12% of the basic sum assured will be credited into your total investment value account on the policy anniversary of attained age 70 years or at the end of the 30th policy year, whichever is later, provided the policy is in-force and all premiums due are paid up to date.

An example of how this works:

1 Oct 2021

A 35-year-old male purchases Smart**Protect** Wealth Plus with a basic sum assured of RM500,000.

1 Oct 2056

Upon reaching attained age 70 years next birthday, a RM60,000 booster reward will be credited into his total investment value account.

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



Security of No-Lapse Guarantee

Smart**Protect** Wealth Plus 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.



Your choice of unit funds

SmartProtect Wealth Plus 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%
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Small Mid Cap Fund	A fund where 60% to 100% of investments are in equities, 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 (Asian 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%

Notes:

- i. 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.
- 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 Plus 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 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 Level Term Rider**
Pays the rider sum assured should death or disability occur to the life assured.

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 Smart**Protect** Wealth Plus 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 or the date of 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: What is the premium structure for this plan?

A: The premium for this plan will be on a step-up basis with level premium for the first 20 policy years, and thereafter possible increase in premiums ("Step-up Premium") every 5 policy years until maturity.

Notes:

- The allocation rate for the Step-Up Premium, if any, is 100%.*
- Terms and conditions apply.*

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 the sum assured, 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 the on the Fund Management Charge.

Note: Changes to fees and charges can be made on policy anniversary by giving you 3 months' advance notice.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart**Protect** Wealth Plus 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 Plus is a regular premium 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 for the whole term of the policy, 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 premiums 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.

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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.