

# GREAT FLEXI WEALTH

A solution that takes your savings further



## **A solution that takes your savings further**

Looking for a way to make your savings work for you? Watch your finances grow with Great Flexi Wealth, the universal life plan with a flexible premium payment term of 5 or 10 years and a protection of 20 years.

With yearly guaranteed cash payment and protection for death or total and permanent disability, this plan allows you to meet your financial aspirations while providing your loved ones with the assurance that you are protected regardless of what may befall you. The plan will bring you closer each year towards the dreams you treasure for yourself and your loved ones.

## Benefits at a glance



**Short financial  
commitment,  
limited premium  
payment terms**



**Hassle-free  
enrolment with  
no medical  
underwriting**



**Yearly  
Guaranteed Cash  
Payment  
(GCP)**



**Protection for  
death or Total and  
Permanent Disability  
(TPD)**



**Double or triple  
protection for  
accidental death**



**Maturity benefit  
at the end of  
policy term**



**Uninterrupted  
protection with  
No-Lapse Guarantee**

*Note: Terms and conditions apply.*



### Short financial commitment, limited premium payment terms

With Great Flexi Wealth, you will be able to choose between a premium payment term of either 5 or 10 years for protection that lasts you 20 years. This flexibility allows you to customise your plan to suit your level of affordability and commitment.

Premiums paid for the basic policy will be allocated into Account 1 at the allocation rates based on your chosen premium payment term:

Policy Year	% of Basic Premium <sup>1</sup> (based on premium payment term)	
	5 years	10 years
1	50%	40%
2	80%	45%
3	85%	80%
4	92%	90%
5	96%	90%
6	-	90%
7 - 10	-	100%

Notes:

<sup>1</sup> Excluding any advance premium paid.

Terms and conditions apply.



### Hassle free enrolment with no medical underwriting

Enjoy a simplified application process with no health questions asked and no medical examinations required.

Note: Terms and conditions apply.



### Yearly Guaranteed Cash Payment (GCP)

Watch your finances grow with regular cash benefits. At the end of each policy year, a percentage of your Basic Annualised Premium<sup>1</sup> is payable to you by way of Guaranteed Cash Payment (GCP), provided that all premiums and overdue premium interest, if any, for the respective year have been paid. This cash benefits will be payable until death, TPD, surrender or maturity, whichever occurs first. You may opt to withdraw this benefit or leave it with the Company to be reinvested in Account 2 for potential upside.

The Guaranteed Cash Payment shall be payable as follows:

End of Policy Year	% of Basic Annualised Premium <sup>1</sup> (based on premium payment term)	
	5 years	10 years
1 – 10	11%	17%
11 – Maturity	20%	33%
<b>Total</b>	<b>310%</b>	<b>500%</b>

Notes:

<sup>1</sup> Excluding any advance premium paid.

Terms and conditions apply.



### Protection for death or Total and Permanent Disability (TPD)

With Great Flexi Wealth, you and your loved ones are protected should the unexpected happen. In the event of:

- Death due to non-accidental causes; or
- TPD due to all causes which occurs prior to the policy anniversary of age 70 years next birthday,

the following benefits will be payable:

- i. the higher of:
- Prevailing Sum Assured as stated below;

Policy Year	Prevailing Sum Assured (% of Total Basic Premium <sup>1</sup> paid) less Total GCP paid
1 – 2	100%
3 – Maturity	105%

or

- Account 1 Value; and

- ii. any Account 2 Value

Notes:

<sup>1</sup> Excluding any advance premium paid.

Terms and conditions apply.



## Double or triple protection for accidental death

You will never know what tomorrow may bring. However, with Great Flexi Wealth, your family members will have the assurance that you are protected, should accidental death occur.

In such event, Great Flexi Wealth pays the following benefits:

- i. the higher of:
  - Prevailing Sum Assured as stated below;

Policy Year	Prevailing Sum Assured (% of Total Basic Premium <sup>1</sup> paid) less Total GCP paid	
	Prior to policy anniversary of attained age 65 years next birthday	
	Accidental Death	Accidental Death (Public Conveyance*)
1 – 2	210%	315%
3 – Maturity		

Policy Year	Prevailing Sum Assured (% of Total Basic Premium paid) <sup>1</sup> less Total GCP paid	
	On or after the policy anniversary of attained age 65 years next birthday	
	Accidental Death	Accidental Death (Public Conveyance*)
1 – 2	100%	
3 – Maturity	105%	

*\* Accidental death of the life assured resulted while traveling 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.*

- or
- Account 1 Value; and
  - ii. any Account 2 Value

Notes:

<sup>1</sup> Excluding any advance premium paid.

Terms and conditions apply.



### **Maturity benefit at the end of policy term**

Upon maturity of the policy, you will receive a lump sum payment equivalent to:

- i. the higher of:
  - (105% of total Basic Annualised Premium<sup>1</sup> paid) less total Guaranteed Cash Payment paid; or
  - Account 1 value; and
- ii. any Account 2 value

If there is any unpaid premium and overdue premium interest upon maturity, only the Account 1 Value and Account 2 Value (if any), shall be payable in one lump sum.

*Notes:*

<sup>1</sup> *Excluding any advance premium paid.*

*Terms and conditions apply.*

# How will money potentially grow in 20 years?



Male  
Non-smoker  
35 Age  
Next Birthday

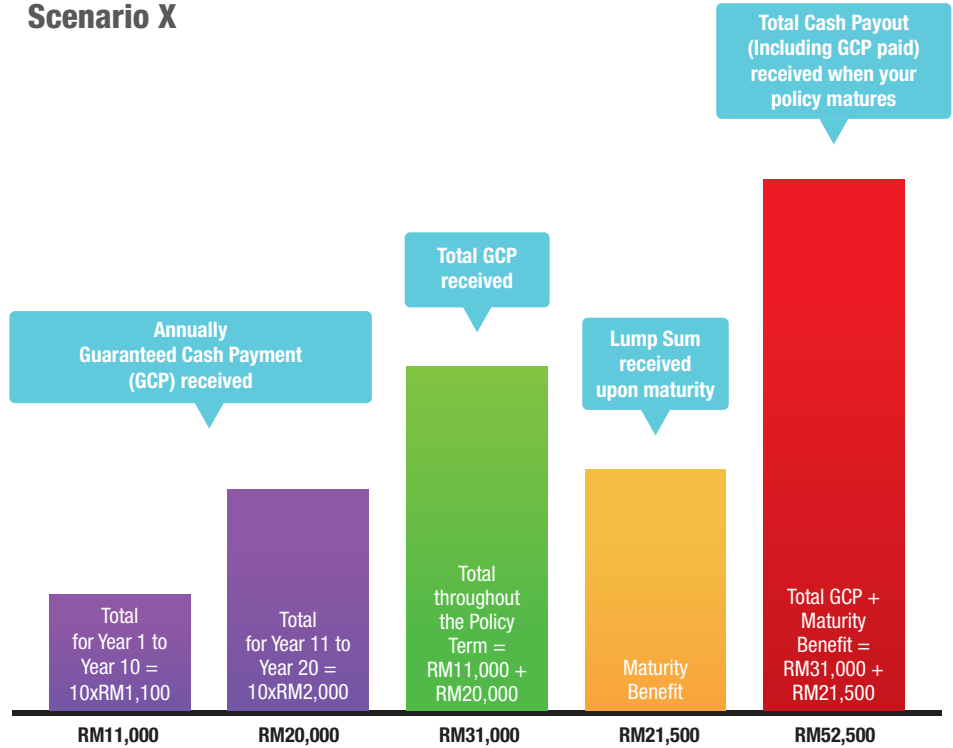
Premium you paid annually = RM10,000

Year 1

Year 5

**Total Premium paid = RM50,000**

## Scenario X



**Notes:**

- The projected benefits are for illustrative purposes only and not depicted in accordance to any scale. The above illustrations are based on Scenario X (assuming the projected rate of return is 2% for all years). The actual return rates are NOT GUARANTEED and the past investment performance is not an indication of its future performance. It assumes the life assured decides to receive the GCP every year.
- Please refer to the sales illustration for further details.
- Terms and conditions apply.



# How will money potentially grow in 20 years?



Male  
Non-smoker  
35 Age  
Next Birthday

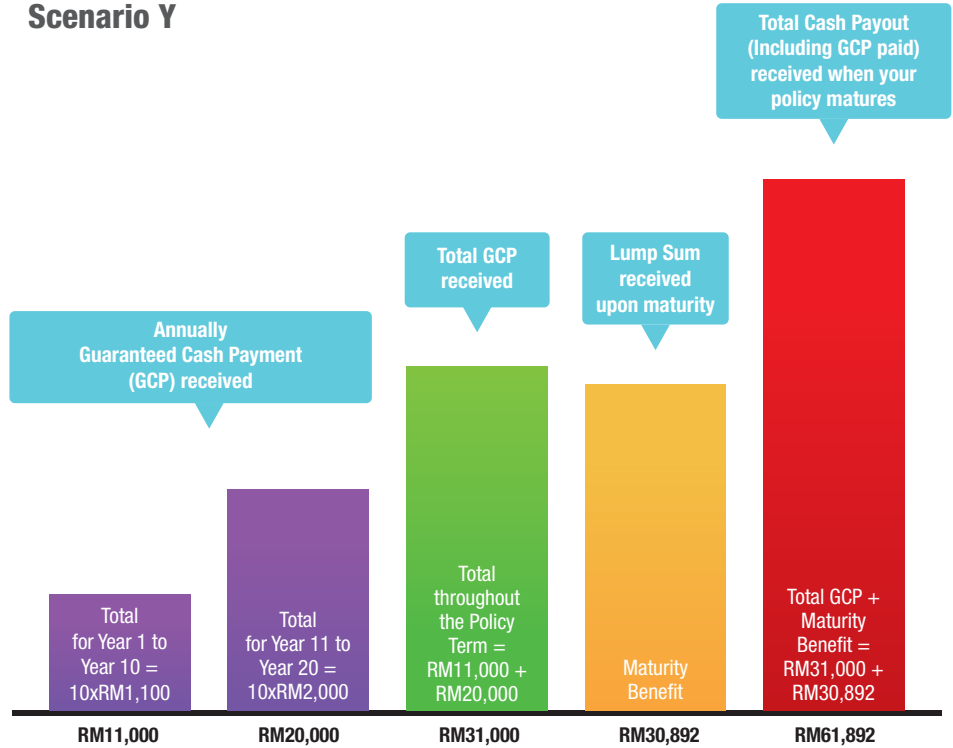
Premium you paid  
annually = RM10,000

Year 1

Year 5

**Total Premium paid = RM50,000**

## Scenario Y



### Notes:

- The projected benefits are for illustrative purposes only and not depicted in accordance to any scale. The above illustrations are based on Scenario Y (assuming the projected rate of return is 5% for all years). The actual return rates are NOT GUARANTEED and the past investment performance is not an indication of its future performance. It assumes the life assured decides to receive the GCP every year.
- Please refer to the sales illustration for further details.
- Terms and conditions apply.



### **Uninterrupted protection with No-Lapse Guarantee**

Great Flexi Wealth comes with a 'No-Lapse Guarantee'. This valuable feature ensures that your policy will continue to remain in force even if your Account 1 Value and Account 2 Value (if any), become zero, so long as the premiums are paid up to date and there is no overdue premium interest on your policy.

*Note: Terms and conditions apply.*

## Frequently Asked Questions

### Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 70 years next birthday.

### Q: What is the minimum and maximum basic annual premium for this plan?

A:

Premium Payment Term	5 years	10 years
Minimum	RM6,000	RM3,600
Maximum	RM150,000	

### 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 or from the date of any reinstatement of the policy, 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 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.

\* The Company shall only pay the benefit according to death due to non-accidental causes.

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 monthly. However, cheque is not allowed for the monthly mode of payment.

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

A: Insurance charges will be deducted monthly from Account 1 on each due date of insurance charge based on the Net Sum Assured\*. The insurance charge may vary with the attained age next birthday, gender and smoking status, where applicable. The insurance charges will increase as you grow older.

\* Net Sum Assured = Prevailing Sum Assured - Account 1 Value, subject to a minimum of zero

Surrender charges apply to Account 1 upon surrender of basic policy or on the partially surrendered amount from Account 1 upon reduction of basic premium.

Policy Year	Surrender Charge (% of the Surrendered Amount From Account 1 Value)
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
Thereafter	0%

A monthly policy fee of RM7.00 will be deducted from Account 1 at the beginning of each policy month.

The fund management charge is 0.5% per annum.

The supplementary charge is 0.4% per annum.

*Notes:*

- i. The fees and charges levied may change from time to time.*
- ii. In the event your Account 1 Value is insufficient to deduct the insurance charges and policy fees, those unpaid policy fees and insurance charges shall be accumulated and deducted upon:*
  - the payment of premium; or*
  - partial or full surrender of Account 1; or*
  - full withdrawal of Account 2 (if any); or*
  - any payment of benefit or claim proceeds admitted under this policy.*

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

A: Benefits received from Great Flexi Wealth 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 Flexi Wealth is a limited pay non-participating universal life plan with 20 years coverage term. **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 occurs first. Premium will remain the same throughout the premium payment term, however, the fees and charges are not guaranteed and the Company might revise the charges on policy anniversary by giving 3 months' written notice.

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. Account 1 Value; and
- b. unallocated premium for the basic policy; and
- c. charges such as insurance charge and policy fee; and
- d. Account 2 Value (if any).

If you surrender your policy early, you may get back less than the amount you have paid. The policy will not lapse if you do not pay premiums after the 30 days grace period as long as there is sufficient value in Account 1 and Account 2 to pay the insurance charges and policy fees. Any premium paid after the grace period will not be eligible for credited return which has been determined prior to such payment. It will be charged with overdue premium interest at a rate to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. The interest is chargeable from the premium due date and will not be allocated into Account 1 and Account 2 (if any). Your policy may lapse if you fail to pay your premium and the required charges exceed the value in Account 1 and Account 2 (if any).

Credited return is calculated based on the crediting rate. The actual crediting rates are **NOT GUARANTEED and will fluctuate based on the investment performance.** A higher credited return may be credited if the investments have performed well and conversely, a lower or negative credited return may be credited if the investments have performed poorly. A negative crediting rate will result in a reduction of Account Value.

Any amount of the premium paid for your basic policy that has not been allocated into Account 1 is used to meet the payment of commissions to intermediaries and general expenses of the Company.

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 Life Planning Advisor or Customer Service Careline at 1300-1300 88.**

## HEAD OFFICE

### Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

☎ **03-4259 8888**

📠 **03-4259 8000**

✉ **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.

## BRANCH OFFICES

### 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  
98000 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