



# GREAT Wealth Enhancer<sup>1</sup>

Investment booster and maturity benefit to aid you in your wealth accumulation dreams



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

<sup>1</sup>The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Investment booster and maturity benefit to aid you in your wealth accumulation dreams

Life is full of excitement – whether it involves your dream career, owning your first home, starting a family or funding for your child’s education. Regardless of your goals, let your aspiration soar with the decision you make today. Look no further than the GREAT Wealth Enhancer– a limited-pay endowment plan that covers you for 15 or 20 years depending on your selected premium payment term, with a myriad of benefits throughout your policy term.

The plan bolsters you financially, with a high payout from its investment booster feature that can be withdrawn to meet your financial needs, and maturity benefit at the end of your policy term. Providing you with the resources you need to stay on track, the plan similarly prepares you and your loved ones for the obstacles ahead with a lump sum payout should death or total and permanent disability (TPD) occur and additional coverage up to 300% for accidental death outside Malaysia.

Reach for Great life aspirations and lessen your worries by signing up for GREAT Wealth Enhancer today.



## Benefits at a glance



**Short financial commitment  
with choices of 15 or 20  
years of coverage**



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



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



**Additional coverage up to  
300% for accidental death**



**Yearly investment booster  
payable from end of first  
policy year onwards**



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



**Your choice of  
unit funds**



**Boosted protection with  
optional rider(s)**



### Short financial commitment with choices of 15 or 20 years of coverage

The GREAT Wealth Enhancer comes with the premium payment term options of 6 years with insurance coverage of 15 years, or 10 years with insurance coverage of 20 years. This provides you with the flexibility to choose your coverage term, according to your personal needs.

Note: Terms and conditions apply.



### Hassle-free enrolment with no medical underwriting

This plan carries a no medical underwriting feature, allowing you to sign up with no health questions and medical examinations.

Note: Terms and conditions apply.



### Financial protection for life's unexpected events

Life carries an abundance of uncertainty, which is why it is always better to plan ahead for unexpected events of death or total and permanent disability (TPD). With GREAT Wealth Enhancer, your loved ones will receive a lump sum payout in accordance with the table below, should such events occur:

Policy year	Death or TPD due to accidental causes	Death or TPD due to non-accidental causes
1 - 2	<ul style="list-style-type: none"> <li>Guaranteed Death Benefit<sup>(1)</sup>; and</li> <li>Total Investment Value (TIV) (if any).</li> </ul>	<ul style="list-style-type: none"> <li>Total premiums<sup>(2)</sup> paid-to-date, minus total investment booster credited to the TIV;</li> <li>the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.</li> </ul>
3 & above		<ul style="list-style-type: none"> <li>Guaranteed Death Benefit<sup>(1)</sup>; and</li> <li>TIV (if any).</li> </ul>

Note: Terms and conditions apply.



### Additional coverage up to 300% for accidental death

In the event of accidental death, we provide your family with an extra payout on top of the death benefit that they will receive:

#### Accidental Death Benefit

For accidental death prior to the policy anniversary of age 80 years next birthday



#### ACCIDENTAL DEATH

Additional **100%** of Guaranteed Death Benefit<sup>(1)</sup>



#### ACCIDENTAL DEATH (PUBLIC CONVEYANCE)

Additional **200%** of Guaranteed Death Benefit<sup>(1)</sup>



#### ACCIDENTAL DEATH (OUTSIDE MALAYSIA)

Additional **300%** of Guaranteed Death Benefit<sup>(1)</sup>

Notes:

- i. The benefit for Accidental Death (Public Conveyance) will only be payable if death resulted from accident 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 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.
- ii. In the event of accidental death, the Company shall only pay the benefit for Accidental Death, Accidental Death (Public Conveyance) or Accidental Death (Outside Malaysia), whichever is applicable.
- iii. In the event where accidental death occurs when the life assured resides or travels outside Malaysia for more than 90 consecutive days, the Company shall only pay the benefit for Accidental Death or Accidental Death (Public Conveyance), whichever is applicable.
- iv. This benefit is subject to a maximum of RM2,000,000 per life under this policy and all other policies (including basic plans and riders, if any) which provide for accidental benefits issued by the Company for this distribution channel on the same life assured.
- v. Terms and conditions apply.



### Yearly investment booster feature payable from end of first policy year onwards

Looking to meet a financial objective in life? At the end of each policy year, the GREAT Wealth Enhancer's investment booster feature provides you with an additional pool of money which can be withdrawn to meet your financial needs, or retained with the Company for the potential of a larger payout at maturity. This investment booster pays a percentage of your total annualised premium<sup>(3)</sup> into your TIV account, as follow:

End of policy year	% of Total Annualised Premium <sup>(3)</sup>	
	Coverage Term	
	15 Years	20 Years
1 - 10	12%	20%
11 - 15		40%
16 - 20	N/A	
<b>Total at maturity</b>	<b>180%</b>	<b>600%</b>

Note: Terms and conditions apply.



### Maturity benefit at the end of policy term

To celebrate your survival to the maturity date of your policy, you will receive a lump sum payment equivalent to the amount below:

(i)

% of Total Annualised Premium <sup>(3)</sup>	
Coverage Term	
15 Years	20 Years
680%	1150%

(ii) plus TIV (if any);

(iii) minus Total Investment Booster credited into the TIV.

Note: Terms and conditions apply.



### Your choice of unit funds

The Investment-Linked Component of GREAT Wealth Enhancer 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%
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.

**Footnotes:**

- <sup>(1)</sup> *Guaranteed Death Benefit is the total premium<sup>(2)</sup> paid-to-date without interest, plus Additional Sum Assured<sup>(4)</sup> less total investment booster which have been credited into the TIV.*
- <sup>(2)</sup> *Total Premium is the basic plan's premium excluding any rider's premium and advance premium paid.*
- <sup>(3)</sup> *Total annualised premium is the total basic plan's premium paid for a policy year, excluding rider's premium.*
- <sup>(4)</sup> *Additional Sum Assured:*

<b>% of Total Premiums<sup>(2)</sup> Paid-To-Date</b>	<b>Coverage Term</b>	
	<b>15 Years</b>	<b>20 Years</b>
5%	Policy Year 13	Policy Year 18
10%	Policy Year 14	Policy Year 19
20%	Policy Year 15	Policy Year 20



## Overview of the benefits

### Here's how GREAT Wealth Enhancer can work for you:



#### Overview

Jason, male, 35 years old, wants to kick start his wealth accumulation journey and purchases the GREAT Wealth Enhancer

**Total Premiums Paid:  
RM100,000**

(Total Annualised Premium of RM10,000 x 10 years)

#### How the plan keeps him covered

##### Insurance protection



Death



TPD



Accidental death

##### Triple coverage

Up to **additional 300%**  
**Guaranteed Death Benefit**  
in the event of accidental death

#### Maximises his wealth potential

##### Investment booster

Credited into TIV\* at the end of every policy year, as follows:

End of policy year	Amount Credited
1 - 10	2,000
11 - 20	4,000

Total at maturity (20 years): **RM60,000**

##### Maturity benefit

If nothing unexpected happens, he will receive the following:

**Guaranteed maturity benefit**  
(1150% of total annualised premium minus total investment booster)  
**RM55,000**  
+  
TIV\* (potentially)  
**RM66,775 to RM84,301**



#### Total rewards at maturity:

(Guaranteed Maturity Benefit + TIV\*)

Potentially **RM121,775 to RM139,301**

#### Keeping his loved ones protected in his absences

##### Premium waiver benefit

Attaching the optional rider – **GREAT Wealth Enhancer Payer Rider** with additional annual premium of RM618 payable for 10 years. **GREAT Wealth Enhancer** premium will be waived should disability occur prior 70 years next birthday or upon death of the payer\*

\*Total Investment Value ("TIV") refers to the returns which consist of the investment boosters plus any potential investment returns. The projected returns of the TIV are based on the low scenario (2% p.a.) and high scenario (5% p.a.) of projected gross investment returns of his chosen investment-linked fund(s) – 100% Lion Balanced Fund, with yearly payment mode. Please note that the investment returns are not guaranteed.

Note: The above is for illustration purposes only and is not indicative or construed as likely returns and terms and conditions apply.



### **Boosted protection with optional rider(s)**

You may add optional riders to your policy for an extra layer of protection. These are some of the riders available for you to choose from:

- Great Wealth Enhancer Payer  
Waives premiums should death or disability occur to the payer. However, if the disability or death is due to a non-accidental cause which occurs within the first 2 policy years, the Company will only refund the total premium paid for the rider.
  
- CI Premium Waiver Rider  
Waives premiums should critical illness occur to the life assured.
  
- Payer Waiver Extra Rider  
Waives premiums should death, disability or critical illness occur to the payer.

*Notes:*

- i. GREAT Wealth Enhancer and GREAT Wealth Enhancer Payer are not subject to medical underwriting but CI Premium Waiver Rider and Payer Waiver Extra Rider are subject to the Company's applicable underwriting requirements.*
- ii. 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 65 years next birthday.

**Q: What is the minimum and maximum total annual premium for this plan?**

A:

Premium Payment Term	6 Years	10 Years
Minimum	RM6,000	RM3,000
Maximum	RM100,000	

*Note: Terms and conditions apply.*

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

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

A: You can refer to the Description of Funds for details on the fund management charge. There are no other fees and charges.

*Note: Changes to the fund management charge 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 GREAT Wealth Enhancer are generally non-taxable and premiums paid may qualify for tax relief. You may enjoy education tax relief in addition to the usual tax relief for life insurance and Employees Provident Fund (EPF), provided the criteria are met. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

## Important notices

GREAT Wealth Enhancer is a limited pay endowment plan without participation in profits with investment-linked features, where investment booster will be credited into the total investment value by purchasing units in the chosen investment-linked fund(s), and GREAT Wealth Enhancer Payer is an optional non-participating rider attachable to the GREAT Wealth Enhancer. Some of the choices of funds invest in Shariah-approved securities. However, this is not a Shariah-compliant product. **The total investment value 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.

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 premium paid without interest plus rider(s) premium (minus the expenses incurred for medical examinations, if any); and
- b. the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.

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 insurance company to another or if you exchange your current policy with another policy within the same insurance 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.

The policy does not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. An early termination of the policy involves high costs and the withdrawal value of the total investment value is dependent on the prevailing market value of the underlying assets of the unit fund(s). Therefore, **if you surrender your policy early, you may get back less than the amount you have paid.** The total investment value may rise or fall, based on the underlying performance of the fund(s). **The performance of the fund is not guaranteed.** The investment risk will be borne solely by the policy owner. Past actual performance is not a guide to future performance, which may be different.

If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value and/or total investment value are more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. Cessation of premium payment before the end of the premium payment term may lead to an early termination of coverage.

You have the option of boosting the investment value of your policy via single premium top-ups, subject to a minimum of RM1,000 per top up, provided all premiums due and any indebtedness have been paid.

95% of the Single premium top ups will be utilised to purchase units of investment. The remaining 5% of the single premium top-ups 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

### 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, KTL D  
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  
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

## HEAD OFFICE

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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.