



Wealth Accumulation



SMARTINVEST

Growth

Enhance your financial safety net with investment opportunities

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When you have set clear goals in life, you need to plan ahead to ensure your future lives up to your expectations. SmartInvest Growth Insurance (“SmartInvest Growth”) is an investment-linked insurance plan designed to do just that by enhancing your protection and financial safety net.

The plan offers a convenient way to increase your sum assured when you want more coverage due to increasing financial and family commitments at different life stages. Starting with a one-time premium of just RM5,000, you can also choose to top up anytime to boost your policy’s investment value. As SmartInvest Growth enhances your coverage and makes the most of your money, the financial safety net it provides will bring your dreams closer to reality.

Benefits at a glance



Guaranteed Insurability Benefit (GIB)



High investment allocation to maximise your investments



Option to boost your policy's investment value



Your choice of unit funds



Protection that safeguards your loved ones' future

Note: Terms and conditions apply.



Guaranteed Insurability Benefit (GIB)

When you marry, welcome a newborn child or as your responsibilities increase, your protection needs will grow. The plan's GIB allows you to conveniently increase your sum assured accordingly, subject to the maximum limit, without underwriting.

To reflect these big commitments, you can increase your protection periodically at the following times:

At least once every two years	10% increase to the current sum assured
First marriage	50% increase to the current sum assured
Arrival of each child	10% increase to the current sum assured

Note: The optional benefits above are applicable prior to age 60 years next birthday. Terms and conditions apply.



High investment allocation to maximise your investments

Best of all, the plan maximises your investments by allocating 95% of your premium to unit funds. The performance of your investments will contribute to the total investment value of your plan.

Note: Terms and conditions apply.



Option to boost your policy's investment value

The plan allows you to top up the investment value of your policy whenever and as often as you wish. Each single premium top-up of minimum RM1,000 injects a fresh amount of 95% of your premiums paid to unit funds. This allows you to enjoy the benefit of any potential growth in the value of your unit funds.

Note: Terms and conditions apply.



Your choice of unit funds

To help you take advantage of the high premium allocation rate, the plan gives you access to professionally managed funds. You can pick the funds that suit your risk appetite and investment style. When your needs change later, you can switch your choice of funds.

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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%

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 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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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 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%

Notes:

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

Frequently ask questions



Protection that safeguards your loved ones' future

Enjoy peace of mind as the plan makes the most of your money. In the event of death or Total and Permanent Disability (TPD), the basic sum assured or total investment value of the policy, whichever is higher, will be paid out in accordance with the provisions of the policy. Hence, you can rest assured that your loved ones have the financial resources they may need to carry on.

Note: Terms and conditions apply.

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 do I start?

A: You can start investing in SmartInvest Growth with an initial premium amount of RM5,000 or more.

Note: Terms and conditions apply.

Q: What are some of the exclusions under the plan?

A: No benefit is payable under the following circumstances:

- Pre-existing condition.
- Death during the first policy year as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.

The exclusions highlighted here are not exhaustive. Full details of exclusions are available in the policy document.

Q: How do I pay my premiums?

A: You can pay by credit card, JomPAY, internet banking, ePAY or Collecting Bank (over-the-counter, ATM & cheque deposit machine).

Q: What are the current fees and charges?

A: Insurance charges: Applicable to the sum assured, and vary according to age, sex, smoking habits, occupation and health condition.

Initial Policy Fee: RM100.

Fund Management Charge: You can refer to the Description of Funds for the details on 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 SmartInvest Growth 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

SmartInvest Growth is a single 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.** For avoidance of doubt, SmartInvest Growth, wherever mentioned in this brochure, shall refer to SmartInvest Growth Insurance.

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 fee; and
- c) the amount of premiums that have not been allocated; minus the expenses incurred for medical examination, 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.

The initial basic premium allowable for the policy is RM5,000. 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 exceed the value of the fund units available.

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.