



Wealth Accumulation



SMARTINVEST Premier¹

Investments geared towards realising
your dreams



A member of the OCBC Group

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

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Investments geared towards realising your dreams

Starting a family, personal pursuits, savings for a rainy day – regardless of what your goals may be, we now have a plan that is dedicated to help you realise your dreams with greater confidence.

SmartInvest Premier 3 (“SmartInvest Premier”) focuses on bringing you investment returns through higher allocation rates and Loyalty Incentive. This plan further acts as a safety net by providing you lifelong coverage without any medical underwriting requirements. With this plan, you can rest assured that your needs and commitments will come first, always.

Benefits at a glance



Loyalty Incentive that provides additional premium allocation



Hassle-free enrolment with no medical underwriting



Protection against death and Total and Permanent Disability (TPD)



No-Lapse Guarantee feature as a safety net



Flexibility to boost your investment value



Your choice of unit funds

Note: Terms and conditions apply.



Loyalty Incentive that provides additional premium allocation

A high allocation rate of 95% of premiums will be placed into the unit funds from the 1st policy year onwards, which assist you in building your wealth right from the start. To further boost your investment, an additional 2% Loyalty Incentive will also be given on every 3rd policy year up to 10th policy year and an additional 5% Loyalty Incentive will be given yearly from the 11th policy year onwards.

The following table illustrates the premium allocation, including the Loyalty Incentive that will be allocated to you over time:

Policy Year	Premium Allocation Rate (%)	Loyalty Incentive (%)	Total Premium Allocation Rate (%)
1	95	-	95
2		-	95
3		2	97
4		-	95
5		-	95
6		2	97
7		-	95
8		-	95
9		2	97
10		-	95
Thereafter		5	100

Note: Terms and conditions apply.



Hassle-free enrolment with no medical underwriting

With no health questions and medical examinations required, signing up for this plan is an easy process.

Note: Terms and conditions apply.



Protection against death and TPD

With SmartInvest Premier, you and your loved ones are shielded against life's many financial uncertainties. Should death or TPD occur to the life assured, you will receive a payout as follows:

Policy Year	Death or TPD due to accidental causes	Death or TPD due to non-accidental causes
1 & 2	Sum assured + total investment value	Total investment value in one lump sum
3 & above		Sum assured + total investment value

Note: Terms and conditions apply.



No-Lapse Guarantee feature as a safety net

SmartInvest Premier comes with a No-Lapse Guarantee for the first 3 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 your premiums are paid consistently on each premium due date or during the grace period, and no withdrawal is made within the first 3 policy years.

Note: Terms and conditions apply.



Flexibility to boost your investment value

As your goals and needs develop, you have the flexibility to increase your commitment and grow your wealth through an option to boost the investment value of your policy via single premium top-ups. A minimum amount of RM1,000 for each of these top-ups will result in a fresh allocation of 95% of your premiums paid to unit funds, bolstering your investment value and potential returns at any time.

Note: Terms and conditions apply.



Your choice of unit funds

SmartInvest Premier 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. If your needs change, simply 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%
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 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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%
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%

Frequently asked questions

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Equity Global Sustainability Fund	<p>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.</p>	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.

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 Premier with minimum premium of RM2,400 a year or RM200 a month. The sum assured for this policy is fixed at RM10,000, regardless of the premium payable.

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 of this policy or the date of any reinstatement, whichever is later.

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 the age, gender and smoking habits.
- b) Monthly Policy Fee: RM6.00
- c) 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 Premier 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 Premier is a regular premium investment-linked insurance plan that provides coverage up to age 100 years next birthday. 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, whichever comes first. SmartInvest Premier wherever mentioned in this brochure, shall refer to SmartInvest Premier 3.

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.

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.

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 and policy fee, where applicable. However, there is a possibility of the policy lapsing when the required charges exceed the value of the fund units available.

In the event the actual sustainability of the policy is reduced due to revision of insurance charges, the Company may vary the premium and any regular investment top-ups on 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 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, 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

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@greatasteernlife.com

🌐 www.greatasteernlife.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.