

Life Protection

# GREAT MAXIPROTECTOR

Enjoy long-term protection that's easy on premiums



**We understand that you have good intentions in life. Whether it's protecting the things that matter most to you, or having the freedom to live life to the fullest.**

**Here at Great Eastern Life, we're making it our intention to fulfil yours by ensuring you and your loved ones have the financial security you need.**

### **A lifetime protection and financial security**

Nobody can predict what tomorrow brings. But instead of leaving your loved ones' future to chance, you can take proactive steps to ensure their financial security with Great MaxiProtector. In an uncertain world, it's a great way to show them you care, while ensuring your own peace of mind.

Great MaxiProtector is an affordable whole life insurance plan that matures at the age of 99 years next birthday. Depending on your needs and budget, it provides you with the insurance coverage you need. Should an unexpected event happen, and you are unable to provide protection for your loved ones, it will help to take care of their needs when they require financial assistance most.

# Benefits at a glance

---

- Affordable lifetime protection
- Financial security
- Total and Permanent Disability (TPD) benefit
- Maturity benefit
- Added benefits

*Note: Terms and conditions apply.*

## **Affordable protection for life**

Great MaxiProtector helps you ensure your family's financial stability by offering you lifetime protection. For a minimum sum assured of RM25,000, you can be sure you are making the right choice because every Ringgit counts in a time of need. You may also receive the cash value from your plan, ensuring better financial security for you and your loved ones.

*Note: Terms and conditions apply.*

## **Financial security when your family needs it most**

The plan ensures that your loved ones will have the resources to help them meet their financial needs and maintain their way of life by paying them the basic sum assured in a lump sum if death occurs.

*Note: Terms and conditions apply.*

## **Be protected against Total and Permanent Disability (TPD)**

Upon TPD before the age of 65 years next birthday, the basic sum assured will be paid out in accordance with the provision of the policy. This will help to take care of your own needs as well as those of your family.

*Note: Terms and conditions apply.*

## **Maturity benefit**

Upon maturity of the plan, the basic sum assured will be paid out.

*Note: Terms and conditions apply.*

---

## **Boost your protection with added benefits**

You can enhance your protection even further by adding supplementary benefits/riders that provide additional protection such as coverage for critical illness, or accidents.

*Note: Terms and conditions apply.*

# Frequently Asked Questions

---

**Q: Who can apply?**

A: The minimum entry age is 17 years next birthday 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 RM25,000. Any application for the minimum or higher sum assured is subject to the 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 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 are available in the policy document.

**Q: How do I pay my premiums?**

A: You can pay by credit card, banker's order, internet banking, auto debit, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly (by credit card, banker's order, internet banking or auto debit).

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

A: Benefits received from Great MaxiProtector 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 MaxiProtector is a non-participating whole life policy. Premiums are payable until the age of 87 years next birthday, or upon death or TPD, whichever occurs first. The plan will mature at the age of 99 years next birthday. Any increase in coverage shall entail an increase in premium payment. However, the premium rates are guaranteed and 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 full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. If you switch 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 policy switching or replacement.

The policy may not have a guaranteed minimum cash value on termination until after you have paid premiums for three years. If you surrender your policy early, you may get back less than the amount you have paid. 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 premium so long as the cash value is more than the total indebtedness. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, 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](mailto:wecare-my@greateasternlife.com)

 [www.greateasternlife.com](http://www.greateasternlife.com)

## BRANCH OFFICES / PEJABAT CAWANGAN

### Alor Setar

66 & 68, Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah  
Tel: 04-731 9877 Fax: 04-731 9878

### Batu Pahat

109, Jalan Rahmat  
83000 Batu Pahat, Johor  
Tel: 07-432 5562 Fax: 07-432 5560

### Bintulu

No.313, Lot 3956, Phase 4  
Bintulu Parkcity Commerce Square  
Jalan Tun Ahmad Zaidi /  
Jalan Tanjung Batu  
97000 Bintulu, Sarawak  
Tel: 086-336 676 Fax: 086-332 601

### Ipoh

Wisma Great Eastern  
16, Persiaran Tugu, Greentown Ave  
30450 Ipoh, Perak  
Tel: 05-254 2027 Fax: 05-255 5578

### Johor Bahru

10<sup>th</sup> Floor, Menara Pelangi  
Jalan Kuning, Taman Pelangi  
80400 Johor Bahru, Johor  
Tel: 07-334 1022 Fax: 07-334 9122

### Klang

No. 8 & 10, Jalan Tiara 2A  
Bandar Baru Klang  
41150 Klang, Selangor  
Tel: 03-3343 6688 Fax: 03-3341 3398

### Kluang

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor  
Tel: 07-772 3529 Fax: 07-772 3449

### Kota Bharu

No. S25/5252-T & U  
Jalan Sultan Yahya Petra  
15200 Kota Bharu, Kelantan  
Tel: 09-748 2332 Fax: 09-744 9701

### Kota Kinabalu

Wisma Great Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
88000 Kota Kinabalu, Sabah  
Tel: 088-252 033 Fax: 088-210 437

### Kuala Terengganu

2<sup>nd</sup> Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih, 20300  
Kuala Terengganu, Terengganu  
Tel: 09-622 4959 Fax: 09-626 5195

### Kuantan

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang  
Tel: 09-515 7666 Fax: 09-515 8477

### Kuching

House No. 51, Lot 435  
Section 54, KTLD  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak  
Tel: 082-412 736 Fax: 082-426 684

### Lahad Datu

Ground & 1<sup>st</sup> Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah  
Tel: 089-884 136 Fax: 089-884 226

### Melaka

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka  
Tel: 06-282 4577 Fax: 06-283 4579

### Miri

Lots 1260 & 1261  
Block 10, M.C.L.D, Jalan Melayu  
98000 Miri, Sarawak  
Tel: 085-413 299 Fax: 085-417 518

### Penang

25, Light Street  
10200 Penang  
Tel: 04-262 2141 Fax: 04-262 2140

### Sandakan

Lot 5 & 6, Block 40  
Lorong Indah 15  
Bandar Indah, Phase 7  
Mile 4, North Road  
90000 Sandakan, Sabah  
Tel: 089-213 484 Fax: 089-271 343

### Seremban

101 & 103, Jalan Yam Tuan  
70000 Seremban  
Negeri Sembilan  
Tel: 06-763 6120 Fax: 06-763 1480

### Sibu

No. 10 A-F  
Wisma Great Eastern  
Persiaran Brooke  
96000 Sibu, Sarawak  
Tel: 084-312 829 Fax: 084-333 925

### Taiping

133A, Jalan Barrack  
34000 Taiping, Perak  
Tel: 05-805 1021 Fax: 05-805 1023

### Tawau

Ground Floor  
Wisma Great Eastern  
Jalan Billian  
91000 Tawau, Sabah  
Tel: 089-771 322 Fax: 089-762 341



## The Lion Behind Your Investment

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is poised for continued growth in its second century and is off to a good start at achieving its goal to continue its reign as the market leader in the industry. With more than 106 years of experience in solid financial foundation and innovative infrastructure, it has RM66.9 billion in assets as at 31 December 2014. The head office, 21 operational branch offices nationwide and a network of 17,000 agents serve over 3.0 million policies in force. Great Eastern Life continues to remain true to its stand that health, wealth and meaningful relationships make life great. Great Eastern Life has earned its customers' loyalty throughout the years and believes that this trust is cultivated from its excellent service.

## Sang Singa Di Sebalik Pelaburan Anda

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) bersedia untuk terus berkembang dalam abad ini dan telah berada di landasan yang betul untuk mencapai matlamat sebagai peneraju utama industri. Dengan pengalaman lebih 106 tahun dalam bidang kewangan yang kukuh dan infrastruktur yang inovatif, kami mempunyai aset bernilai RM66.9 bilion pada 31 Disember 2014. Perkhidmatan diberi melalui ibu pejabat dan 21 buah pejabat cawangan yang beroperasi serta menerusi rangkaian ejen seramai 17,000 di seluruh Malaysia untuk lebih 3.0 juta polisi berkuat kuasa. Great Eastern Life terus teguh dengan pendirian bahawa kesihatan, kekayaan dan perhubungan bermakna membuatkan hidup lebih hebat. Kami mempunyai pelanggan yang setia dan yakin bahawa kepercayaan ini berteraskan perkhidmatan cemerlang yang berterusan.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.

Untuk maklumat lanjut, sila layari laman web Syarikat.