

SMART LEGACY

There is no greater legacy than inspiring endless possibilities

Tiada peninggalan warisan lebih hebat selain yang dapat mengilhamkan segala kemungkinan



There is no greater legacy than inspiring endless possibilities

As someone who wants your loved ones to be able to live happily and comfortably, nothing would be more important to you than safeguarding their future. With Smart Legacy, you have the opportunity not only to provide them with the protection they need against life's uncertainties, but also to gift them with an enduring legacy of love.

Besides the security of life insurance protection, this plan also gives you access to professionally managed unit funds. With Smart Legacy, you can live with peace of mind, knowing that you have helped secure your loved ones' future.

Benefits at a glance



Protection with investment allocation that increases over time



Additional 1% on sum assured each year



High coverage for death or Total and Permanent Disability (TPD) benefit



Additional protection for accidental death



Booster Reward



No-Lapse Guarantee



Flexible protection and investment levels



Extra protection with additional riders

Note: Terms and conditions apply.



Protection with investment allocation that grows

As a regular premium investment-linked insurance plan, Smart Legacy gives you access to professionally managed unit funds on top of life coverage.

The insurance premiums paid are allocated to the unit funds at rates that increase over time as follows:

Policy Year	Insurance Premium Allocation Rate
1-2	43%
3-4	76%
5-6	85%
7 and above	100%

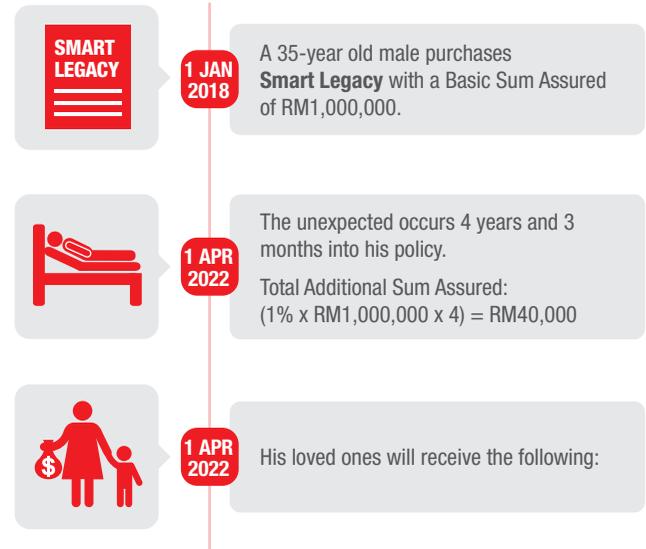
Note: Terms and conditions apply.



Extra safety net of 1% Additional Sum Assured each year

With Smart Legacy, an additional sum assured of 1% of the Basic Sum Assured is provided upon every completed policy year, up to a maximum of 30%. This extra financial cushion for your loved ones is calculated as follows:

An example of how this works:



Total Payout upon death:

Basic Sum Assured + Additional Sum Assured
+ Total Investment Value (TIV)
= RM1,040,000 + TIV



Note: The example above is used for illustrative purposes only. Terms and conditions apply.



Enjoy high protection against death/TPD

With protection coverage starting from RM500,000, Smart Legacy helps ensure that you and your loved ones will not be financially burdened. Should death or TPD occur, the Basic Sum Assured, Additional Sum Assured and TIV will be paid out in accordance with the provisions of the policy.

Note: Terms and conditions apply.



Additional protection against Accidental Death

You can never know when the untoward may occur. To help secure the future for your nearest and dearest, an Accidental Death Benefit will be payable upon death due to accident prior to the policy anniversary of the attained age 70 years next birthday as follows:

Accidental Death (Other than Public Conveyance)	Accidental Death (Public Conveyance*)
Additional amount of 100% of Basic Sum Assured and any applicable Additional Sum Assured	Additional amount of 200% of Basic Sum Assured and any applicable Additional Sum Assured

* Accidental Death of the life assured resulted while travelling 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.

Note: Terms and conditions apply.



Booster Reward

By making an investment in your family's future, you will be rewarded for your foresight. A booster reward of 12% of the Basic Sum Assured will be credited into your TIV on the policy anniversary of attained age 70 years next birthday or at the end of the 30th policy year, whichever is later, provided the policy is in force and all premiums due are paid up to date.

An example of how this works:



Note: The example above is used for illustrative purposes only. Terms and conditions apply.



Security of No-Lapse Guarantee (NLG)

Smart Legacy comes with a ‘No-Lapse Guarantee’ in the first three policy years. This valuable feature ensures that your policy will continue to remain in force even if your TIV becomes zero, so long as the premiums are paid consistently on each premium due date or during the grace period and no withdrawal is made within the first three policy years.

Note: Terms and conditions apply.



Financial flexibility for a secure tomorrow

Smart Legacy lets you tailor your protection and investment levels to suit your own needs and goals. To safeguard your family’s financial security in the future, you can even bolster the resources you leave them with the option of boosting the investment value of your policy via single premium top-ups subject to a minimum of RM1,000.

Note: Terms and conditions apply.



Boost protection with additional riders

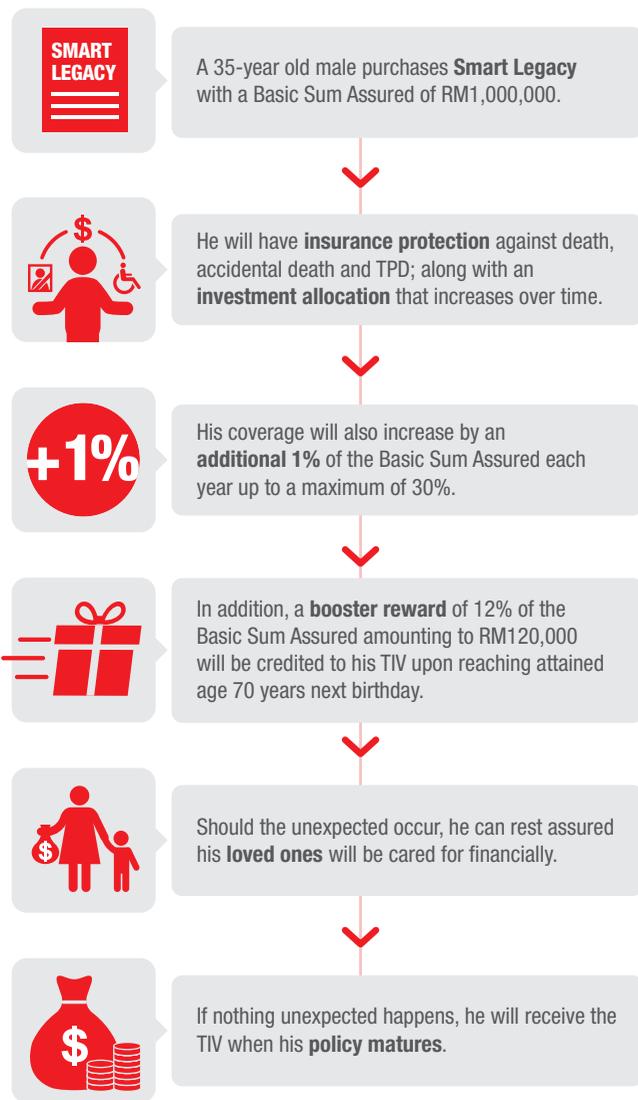
You can enjoy greater peace of mind by attaching these riders to your Smart Legacy plan:

- **IL Payer Benefit Rider**
Waives premiums should death or disability occur to the payer.
- **IL Payer Benefit Extra Rider**
Waives premiums should death, disability or critical illness occur to the payer.
- **IL Waiver of Premium on TPD Rider**
Waives premiums should disability occur to the life assured.
- **IL Premium Waiver on CI Rider**
Waives premiums should critical illness occur to the life assured.
- **IL Premium Waiver Extra Rider**
Waives premiums should disability or critical illness occur to the life assured.
- **IL Critical Illness Benefit Rider**
Provides coverage should any one of the covered events occur to the life assured.

Note: Terms and conditions apply.

Overview of the Benefits

An example of the Smart Legacy Journey:



Note: The example above is used for illustrative purposes only. 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: How much Sum Assured can I purchase?

A: The minimum sum assured for this plan is RM500,000. 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:

- Pre-existing conditions.
- 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 monthly (by credit card, banker's order, internet banking or auto debit).

Q: What are the current fees and charges?

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

Monthly Policy Fee: RM6.00

Fund Management Charge: 0.50% - 1.50% per annum depending on your choice of fund.

Note: The fees and charges levied may change from time to time.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Legacy 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

Smart Legacy is a regular premium investment-linked insurance plan. Some of the choices of funds invest in Shariah-approved securities. **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.** This is not a Shariah-compliant product. Premiums are payable for the whole term of the policy, or until death or TPD or termination of the policy, whichever comes first.

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 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 the premiums that have not been allocated; minus the medical expenses incurred for medical examinations, 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.

In cases where the purchase involves a premium of a sizeable amount i.e. RM5,000 and more, the prospect should consider purchasing a single premium investment-linked insurance plan as single premium plans offer better allocation rates for investment. However, please take note that single premium plans may not offer as much insurance protection as regular premium plans and may have less riders/supplementary benefits available.

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, including rider charges, exceed the value of the fund units available. Purchasing too many unit-deduction riders may deplete the fund units.

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

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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.

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

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）在2013年金融服务法令下获得执照并由马来西亚国家银行管制。

有关最新通讯资料，请浏览本公司网页。