

# **GREAT CHERISH 80**

## **Frequently Asked Questions**

**Q: Who can apply?**

A: This plan is available to all Malaysians, Singaporeans, Bruneians and Permanent Residents of Malaysia. The minimum entry age is 45 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 purchasable is RM10,000 and maximum sum assured purchasable is RM100,000 for this plan.

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

A: No benefit is payable under the following circumstances:

- Death Benefit is not payable 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.
- Accidental Death Benefit is not payable for accidental death 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, banker's order, internet banking, auto debit, 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: Will I be entitled to tax benefits?**

A: Benefits received from Great Cherish 80 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.