

YOUR ESSENTIAL GUIDE TO MANAGING STRESS

Keeping your life under control

HEALTH SERIES | ISSUE 14



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A MILLION THINGS TO DO AND NOT ENOUGH HOURS IN A DAY?



You're not alone. It doesn't matter if you're a student cramming for exams, a high-flying executive or a busy stay-at-home mum, being busy is part-and-parcel of living in our modern, fast-paced society.

For the most part, we're able to deal with our hectic schedules just fine. In fact, a little stress can even be a good thing! It gets the adrenaline flowing and motivates us to perform under pressure.

While short-term stress might have its benefits, it shouldn't spiral out of control. Left untreated, heavy stress can result in serious health issues and affect all the relationships in

your life, whether they are at home, work or school.

Employers, in particular, should also pay attention to stress at the workplace. Hardworking employees are an asset to any company, but it's important to have work-life balance. Working long hours doesn't necessarily mean employees will deliver twice the results. It might even have the opposite effect. Studies show that job stress often results in absenteeism, decreased productivity, illness, employee burnout and frayed relations between co-workers, costing companies a lot of money – sometimes millions – as a result.

So what are you supposed to do if you've been bitten by the stress bug? We'll show you how to identify the signs and symptoms of chronic stress, and the steps you should take to put a stop to the problem and restore your equilibrium.

COMMON WARNING SIGNS AND SYMPTOMS OF STRESS

How do I know if someone close to me is stressed out?

It isn't always easy to detect stress. We can get so used to living and working under pressure that we become blind to the warning signs and symptoms. People also experience stress differently. For example, while some may lose their temper when they feel overwhelmed, others might become depressed or withdrawn.

To help you spot the symptoms of stress in your loved ones, here's a handy list of common warning signs and symptoms. If you notice several of them, it's an indication that the situation might be getting out of hand!

If you are concerned that someone close to you is stressed, try and talk to them about whatever is causing them to be stressed. Sometimes people can be shy or reluctant to talk about their personal problems. Be patient. It may take a while for a stressed-out person to feel comfortable, but it will really help them to have someone they can rely on to talk to.

Mental symptoms

- Difficulty remembering things or concentrating
- Always anxious or worried
- Mind is constantly racing or filled with negative thoughts
- Difficulty making decisions

Emotional symptoms

- Mood swings
- Easily annoyed or irritated
- Difficulty controlling temper
- Difficulty relaxing
- Constantly feeling unhappy, lonely or depressed

Physical symptoms

- Diarrhoea or constipation
- Muscle aches or chest pain
- High blood pressure
- Rapid breathing
- Nausea
- Sweating
- Fluctuating weight
- Fatigue
- Headaches
- Indigestion
- Frequent flu symptoms
- Dry mouth



Behavioural symptoms

- Changes in eating habits (either binge eating or eating very little)
- Changes in sleeping habits (can't sleep or sleeps too much)
- Nervous habits such as nail biting or pacing
- Increased smoking or drinking

CAUSES OF STRESS



MONEY

Credit card debt, loans, bills, loss of income, increasing cost of living

SGD226.6 MILLION

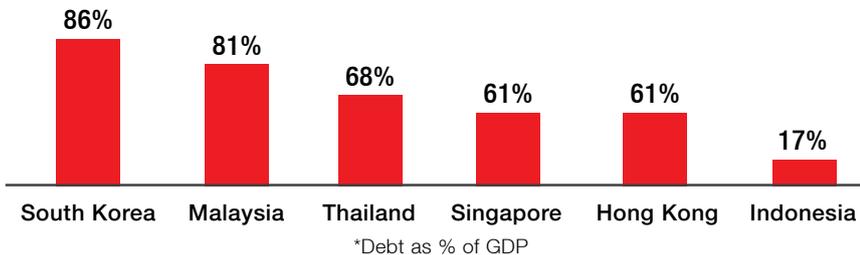
Amount Singapore banks wrote off in bad credit card debt in 2012

RM32.3 BILLION

Total amount that Malaysians owe in credit card debt

SWIMMING IN DEBT

Asian nations' household debt*



WORK

Fears over job security, increased workload, workaholic tendencies, workplace bullying



EXAM STRESS

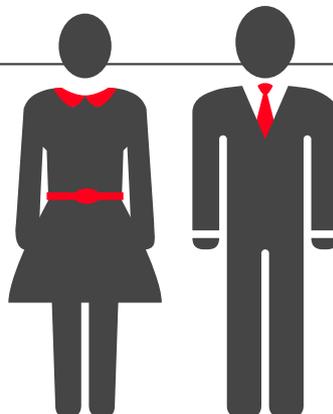
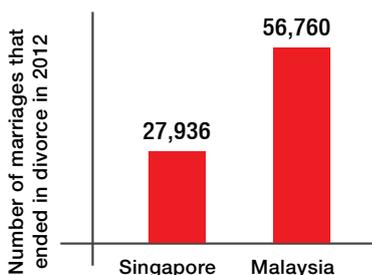
Fear of not getting good grades, high parental expectations



RELATIONSHIP ISSUES

Feelings of loneliness, relationship problems

TROUBLE IN PARADISE



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<http://www.economist.com/news/economic-and-financial-indicators/21588882-household-debt-asia>

TAKE CONTROL OF YOUR STRESS:

Step 1: Keep a stress diary

Keeping a diary will help you make sense of your anxieties and frustrations, and improve the way you handle short-term stress. Here's how to get started. Create a stress management diary for the week:

STRESS MANAGEMENT DIARY				
	Date and time of the event(s) that made you stressed.	Description of the situation. What was the cause of it? Be as detailed as possible.	Rate on a scale of 1-10 (with 1 being extremely unhappy and 10 being extremely happy), on how happy you're feeling.	Detail how you handled the situation. Did it help solve the problem or make it worse?
EXAMPLE	01.04.14	HAD TO STAY LATE AT WORK TO FINISH A PROJECT	6	AGREED TO STAY LATE, BUT THAT DIDN'T SOLVE THE PROBLEM
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				



Print this out and use it for the next week. List down potentially stressful situations that occur every day and rate how you responded and handled the situation each time. It's a good way to effectively manage frustrating scenarios and see how best to achieve your goal with minimum stress!



After a few days, go through your diary:

1 Analyse what you've written.

Do you notice any patterns? Take note of situations that cause you most stress.

2 Look at the methods you used to handle these situations.

How effective have they been and is there any room for improvement?

3 Finally, look at what has been causing the most stress for you.

Can it be avoided, or is there anything you can do to deal with these issues?

For the most effective results:

Write in your stress diary every day (set an alarm on your smart phone as a reminder if you forget) and keep it for two weeks to a month. If your problems persist, consider talking to a qualified professional such as a stress specialist or your family doctor. Sharing your problems is often more therapeutic than bottling them up for fear of embarrassment.



Step 2: Regain control of your life

When we're feeling overwhelmed, it can seem like we don't have control over our lives, but it doesn't have to be that way.

Avoid, Alter, Adapt and Accept

Can the stressor be **avoided**?

- **Can you decline the task?:** In our desire to be helpful or accommodating, we end up taking on more than we can handle. Saying 'no' may seem difficult at first. Remember, saying 'no' doesn't make you lazy or selfish. It just means you understand your limits.
- **Are you focusing on the wrong things?** Forget what you've heard about multi-tasking. Studies have shown that we work most effectively when we focus on one task. Instead of trying to do everything at once, rank the tasks on your 'to-do' list in the order of importance.

Can the stressor be **altered** to your advantage?

- **Have you tried letting people know what's causing your stress?**
If you have too much on your plate, speak up and ask for help instead. If you don't say anything, no one will know.
- **Are you being efficient with your time?** If you feel that you can't cope with the things you have to do, draw up a plan. Ask yourself if there's anything you can delegate. If you work in an office environment, use a programme like **StayFocusd** or **Selfcontrol**. These help to block out time-wasting sites and activities.
- **Do you communicate your boundaries clearly?** If someone does something that you find upsetting, let them know politely. Be prepared to compromise so both of you can reach a mutually satisfactory arrangement.



Can you **adapt** to the stressor?

- **Have you considered adjusting your standards?** This doesn't mean you should lower them but you'll feel less stressed if they're easier to manage.
- **How about adopting a positive mindset?** Instead of dwelling on the problem, ask yourself what's the most effective way of dealing with it.
- **Have you tried looking at the big picture?** Sometimes we get so worked up over a tiny detail that we miss the big picture. Step back and ask how important it is in the long run? If your answer is "not very", then there's no reason to get worked up over it.
- **Are there any opportunities to be found?** Every cloud has a silver lining. Look at the problem from a different perspective to see if there are ways to turn the situation into an opportunity.

Finally, if the situation is beyond your control and can't be changed, can you **accept** the stressor?

- **Can you treat it as an opportunity for personal growth?** Treat it as a lesson to avoid similar situations in future.
- **Instead of letting negative emotions fester, how about learning to let go?** Everybody makes mistakes. Don't let it affect your mood. Instead, look for ways to avoid the same situation in the future.



Step 3: Exercise the stress out of your system

We know what you're thinking: You're tired and stressed out, where are you supposed to find the energy to exercise?

Contrary to what you might think, one of the best times to exercise is when you're feeling overwhelmed and anxious. Apart from keeping you fit, it does wonders for your mental and emotional well being. Here's how exercise makes all the difference to your daily routine:



1. It boosts your brain power:

You remember and learn better when you exercise because it increases the oxygen supply to your brain and helps produce new brain cells.



2. It helps you live longer:

Here's something exercise can do that even modern medicine can't: halve your risk of getting heart disease, stroke and cancer.



3. It makes you happy:

Feeling depressed or anxious? No need for drugs. Get those endorphins flowing and turn your mood around with a 20- to 30-minute workout.

How often should you exercise a day?

Most health practitioners suggest you squeeze in at least 30 minutes of moderate activity a day. Getting active doesn't necessarily mean you have to sign up for a gym membership and it doesn't have to be hard to do. Start off with an everyday activity like walking (for example, go for a walk during lunch instead of remaining at your desk during your break).

You could also take up an outdoor activity such as cycling, dancing or swimming. The choices are endless so why not give it a go and see how much better you feel once you have taken that first step?

Step 4: Eat your blues away

Are you the kind of person that will turn to bingeing on comfort food, or one that will lose their appetite over stress?

No matter which type you are, eating the right kind of food is crucial – and even more so in times of stress. A healthy food intake will help you maintain general brain health and reduce the production of the stress hormone cortisol. A brain that's starved of energy and oxygen will only aggravate your problems. Here's how you'll boost your emotional health:

1 Don't skip meals, especially breakfast:

No matter how busy you are, always make time to grab a bite. Not eating enough often causes blood sugar levels to fluctuate, which in turn leads to mood swings, fatigue and poor concentration. These are all conditions that are likely to increase stress levels! Instead of grabbing a bar of chocolate or finishing off a packet of chips, try a piece of fruit or a handful of nuts. These are healthy snacks, which will also keep your blood sugar levels up. Breakfast is the most important meal of the day – so start off with something filling and nutritious like a smoothie made with coconut water and frozen fruit. Easy and delicious!

2 Skip the coffee and drink water instead:

You might think that increasing your caffeine intake will help get you through a long day, but what your body and brain really need is plain water. When you're stressed, your body loses even more water than normal. When the body's dehydrated, it comes under even more pressure because your body's organs need water to function properly. Drinking sufficient water throughout the day is vital to ensure that you don't add to your stress. Doctors recommend drinking six to eight glass of water (or two litres and 1.6 litres for adult males and females respectively) a day.

3 Load up on foods that strengthen your body's resistance to stress:

There are foods that have a soothing effect and by eating the right diet, you're actually building your body's defence against depression. Don't overlook these three food groups:

- **Foods that give your mood a boost**

A deficiency of magnesium in the diet may lead to anxiety disorders. Foods that contain magnesium aid in the production of the "happy" brain chemical serotonin, which gives your mood and energy levels a lift.

Where you can find them:

Magnesium rich foods are wide and varied. Top of the list are nuts and seeds (like brazils, almonds and sesame seeds); dark green leafy vegetables such as spinach, whole-grain cereals, nuts and seeds, beans and peas.

- **Foods that keep your brain healthy**

Not all fats are bad for you. Good fats like Omega 3, mono- and polyunsaturated fats are vital for brain health. Go for complex carbohydrates which act as fuel for the brain. Because they take longer to break down than simple sugars, they also help reduce mood swings.

Where you can find them:

Omega-3-rich foods include flax seeds, sardines, salmon, walnuts and beans. You can get your fix of complex carbs by including more fruit and vegetables, whole grains and nuts, seeds and legumes in your diet.

Did You Know?

Studies have shown that patients with depression often suffer from a folic acid and/or vitamin B12 deficiency. This doesn't mean eating foods rich in these minerals and vitamins will automatically prevent or reduce depression, but added to your diet will help reduce your risk.

Where you can find them:

There's no need to spend lots of money on supplements, Folic acid and B vitamins can be found in green leafy vegetables, eggs, whole grains and beans, so make sure you stock up next time you are grocery shopping.



Step 5: Find the right relaxation technique for your body

What do you do to relax after a long day? Do you automatically reach for the remote control and zone out in front of the TV? It's a common stress-relief method, but it's not an effective method of reducing the effects of stress on your body.

To find out which relaxation method suits you best, it's important to understand how you react to stress first. Everyone's response is different and what works for your friend may have very little effect on you.

If you tend to:

Become angry or irritated

Our bodies are naturally programmed to fight or flee in response to stress. When we react to a stressful situation in anger or an over-emotional manner, it's a sign that our body is in "fight" mode.



Try:

A technique that relaxes and calms you down, such as deep breathing.

Become depressed or quiet

This is your body's flight response. When you're in this mode, you need a rhythmic exercise that stimulates and energises you.



Try:

Aerobics, cycling or other rhythmic exercises that help the body get and relax your mind. Keeping a stress ball in the office can be handy too.

Freeze or your mind goes blank

Shutting down is one of your body's methods of self-preservation. Instead of forcing yourself to tackle the issue at hand, take a few minutes to clear your mind.



Try:

Stimulating techniques that can help "reboot" your system. Surround yourself with energising scents, listen to calming music or watch something that makes you laugh.

Breathe in, breathe out

Deep breathing is a simple relaxation technique that is a powerful tool for reducing anxiety levels. When we're feeling stressed, our breathing becomes shallow and rapid. By taking deep breaths, you inhale more oxygen, and this makes you less tense and anxious. Another bonus? You can practise this anywhere:

- Find a spot to sit down. With your back straight, place one hand on your stomach. Breathe in slowly and deeply through your nose. The hand on your stomach should rise.
- Hold your breath for a few seconds.
- Exhale slowly through your mouth, pushing out as much air as you can as you contract your stomach muscles.
- Repeat this five to 10 times.



STRESS MANAGEMENT TECHNIQUES APPLIED

Scenario A: Take control of your debts

Living with debt can be very stressful, especially if you have a family. Don't worry though, by following the steps below you can help get your finances back on track.

What to do

- **Step 1:**

Draw up a monthly budget. This is especially important if you're having a problem with your cash flow. Your budget should list your monthly income and expenses so that you can identify your spending patterns as well as the areas where you can trim spending. As a general rule, your debts should not exceed 35 percent of your monthly income.



- **Step 2:**

Review your debts and pay off the one with the highest interest rate first. Pay your credit card bills in full to avoid being charged interest. Aim to pay as much as you can. If you have multiple debts and loans, MoneySense, a financial literacy programme supported by the Singapore government, suggests that consolidating them into a single loan with a lower rate of interest is one of the ways you could manage them more effectively. Always remember to make sure that the programme's rate isn't just for a limited period only, and that there aren't any hidden fees or charges.



- **Step 3:**

Start building up your savings. It's been a hard and painful journey but you're finally debt-free. Congratulations! Now that you have some extra cash leftover each month, channel it into your emergency nest egg. You should have one that can cover your expenses for 8-12 months in the event of unemployment or a sudden emergency.



- **Step 4:**

Avoid relapse. How do you make sure you don't fall back into debt again? Review the purpose of your credit cards and use them only when you have enough money to pay your bill in full. Above all, remember: don't feel pressured to keep up with the trends to "save face". This will cause you to spend more than you earn.



The 4 A's approach to beating debts



Avoid

- **Identify your impulse purchase triggers:** Knowing your weaknesses allows you to avoid the temptation of buying that item you don't really need.

Alter

- **Change your spending habits:** Thinking of charging purchases to your credit card and paying via monthly instalments? Plan ahead and save the cash that you need. Spending within your means is a good lesson about delayed versus instant gratification.

Adapt

- **Commit yourself to a budget:** If you're serious about getting rid of your debt, be prepared to tighten your belt till your finances are in the clear. If you have a family, explain the situation to them. Avoid sugarcoating the problem – children often understand more than adults give them credit for!

Accept

- **Learn from your experience:** Living in debt is painful but you shouldn't feel ashamed about it. Instead, knowing what it's like to live in debt will help you and your loved ones avoid making the same mistakes in the future.

Tip

Think creatively when it comes to spending time with the family

You don't always need to spend money to have fun. Be creative about finding events and ways to have fun while on a controlled budget.



Scenario B: Beat the exam blues

For many families in Asia, the examination period is often a huge source of stress – and not just for students! In fact, it's not uncommon to find parents having anxiety attacks as well, as they worry about whether their children are sufficiently prepared.

You can help your children to revise. Avoid leaving exam preparations to the last minute and then banning your kids from going out to play during this period. Ease everyone's stress levels by preparing for exams in advance and make the revision process a daily routine. This also helps your child (and you) avoid dreading exams, and allows them time to relax and recharge their batteries.



What to do

- **Step 1:**

Identify your child's academic weaknesses and strengths. Sit down with your child and go through his or her school work to identify the areas that need improving. This helps you target their weak spots and makes for a smarter revision strategy.



- **Step 2:**

Understand your child's learning patterns. All of us have different approaches to learning. Some of us may be auditory learners, who learn best by listening and prefer to study in groups, while others might be visual learners, who absorb information using visual tools like charts and diagrams and prefer to study alone. Knowing how your children learn best enables you to help them learn better and also understand their frustrations when they are unable to grasp a concept.



- **Step 3:**

Revise regularly. Instead of waiting till the exam period comes around before hitting the books, encourage your children to go over their work on a regular basis. For subjects like mathematics, practising sums on a daily basis, even it's just for 15 minutes, is often more effective than cramming for hours. Regular revision also makes your child more confident, which in turn makes them more relaxed when sitting for a test or exam. If your child is still young, you can help them remember their lessons better by quizzing them about what they've learned.



- **Step 4:**

Set goals and create a study plan. Before the start of the exam period, ask your child what improvements they'd like to see in their grades and work with them to achieve their goals. When creating a study plan, you should factor in enough time to allow them to revise their work, relax and get enough sleep.



The 4 A's approach to lifting exam blues

Avoid

- **Comparing your children to their siblings, friends or cousins:**
This does nothing for their self-esteem and only serves to increase both your stress levels.
- **Don't keep dwelling on past failures:**
If your child did poorly on a test, go through the paper with them. Now is a good time to find out what they didn't understand about the topic or if they have any learning issues. Encourage them to learn from their mistakes and focus on doing better for the next test.

Alter

- **Change the way they study for a test:**
If your child tends to prepare for a test by memorising every single word in their textbooks, perhaps it's time to get them to do things differently. It's more effective to learn by understanding key concepts, especially when it comes to subjects like science, instead of regurgitating facts blindly. This will also reduce their anxiety of not being able to memorise everything in time for the exam.

Adapt

- **Adjust your expectations:** Setting unrealistically high expectations places added pressure on children and also affects their confidence and sense of self-worth. If your children have done well in their exams or shown a marked improvement in their grades, praise them instead of telling them that they can do even better next time.



Accept

- **Understand your child's strengths and weaknesses:** Some children are going to be better in one subject than another. Instead of expecting them to excel in a subject they are struggling with, encourage them to do their best.
- **Encourage your children to communicate their feelings:** Chances are, you're not the only one feeling stressed about your child's grades. They probably have a lot of bottled up anxiety and frustrations too. When your child does poorly on a test, give them a chance to talk about what they find challenging in their studies. Conversely, just because your children are doing well in their studies doesn't mean that they are without stress. They could have feelings of anxiety about not being able to meet your expectations. It's important that you take care not to tie your affections to their results.

Create an environment that is conducive for your child

If they don't already have one, create a study area that is distraction free. It helps to have the family be supportive by maintaining this environment. For example, instead of watching TV when they're studying, you could use the time to read instead.



RESOURCES

Are you and your child at loggerheads because of exam issues? Sometimes it can be hard to communicate your feelings. Seeing a counsellor or taking part in a therapy session with your child might help resolve some of your issues.

Singapore

- Singapore Children's Society (www.childrensociety.org.sg)
- Students Care Service (www.students.org.sg)

Malaysia

- The Befrienders Kuala Lumpur (www.befrienders.org.my)

Are you ready to regain control of your life?

There's nothing to be embarrassed or ashamed about if you find yourself struggling to cope with stress. Don't make the mistake of comparing yourself to other people and thinking that it means you're not as capable or strong. Everyone has different ways of reacting to and dealing with this issue. When your body is showing signs that you're about to reach your limit, don't just wave them aside and assume that what you're experiencing is no big deal.

If you're feeling overly anxious or moody, take some time out to see what is causing the problem. You might find it helpful talking to a friend or family member – sharing your feelings instead of keeping them bottled up all the time can be very therapeutic! – or joining

a support group made up of people who understand what you're going through. Even though you might feel like you're the only one experiencing such problems in your social circle, know that you're not alone and that there are people who can and are willing to help you!

While stress might be part of our daily lives, that doesn't mean that it has to dictate how we behave or feel. Dealing with it might not seem easy but once you take that initial all-important step, you'll gradually find that keeping your stress levels in balance is more doable than you think. Remember: You're in control and no matter how small, taking that first step is the key to getting started.

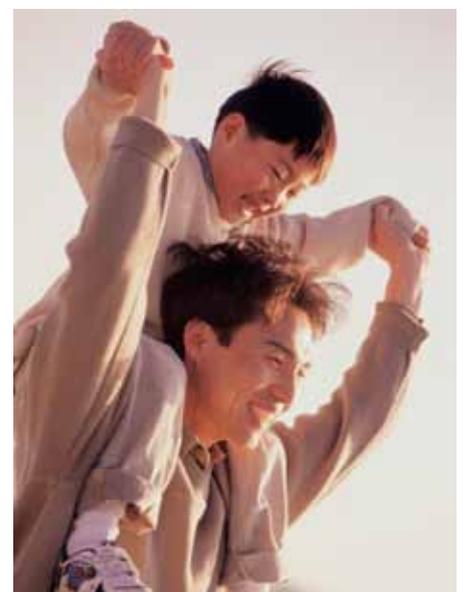


Want more?

If you'd like a helpful stress management plan to guide you on your way, why not download our 8 week stress management programme here: <https://www.greasternlife.com/my/en/personal-insurance/live-great/live-great-articles/live-great-weekly-programmes.html>

Find out what's causing you stress whether at home or work, try some of our coping techniques and spot the warning signs that you or a loved one may be suffering from anxiety. With a host of start small tips, handy printouts and interactive tools we've got you covered!

We wish you every success in your efforts to get started. Because great starts small. Live great!



GREAT STARTS SMALL. LIVE GREAT.

Great, meaningful changes to our lives oftentimes have small beginnings. At Great Eastern, we are more than just a life insurance company – we are a LIFE company. We champion these little changes, which change life for the better. For a better, healthier you. We want to encourage you to live great, every day, and created this series of guides to help you do just that.

Want to view them all? Simply go to <https://www.greateasternlife.com/my/en/personal-insurance/live-great/live-great-articles/live-great-guides.html>

We're regularly growing the list of topics for you.

REAP THE BENEFITS

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