

Life Protection

GREAT MAXI PROTECTOR

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)

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Jalan Md Lazim Saim
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No. S25/5252-T & U
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Kuala Terengganu

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Kuala Terengganu, Terengganu
Tel: 09-622 4959 Fax: 09-626 5195

Kuantan

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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 & 1st 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
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34000 Taiping, Perak
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Tawau

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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.