

# GREAT PRIME VANTAGE

Giving you confidence for the prime years of your life



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Looking back on your years in life, you've strived to achieve your financial aspirations and provide the very best for your family. We want to keep you company as you progress towards the next phase of the journey: your golden years.

Let us take care of you this time with Great Prime Vantage, a hassle-free insurance plan that covers you up to the age of 80 years next birthday with no medical underwriting. Just pay your premiums for 10 years, sit back, and enjoy essential life protection, guaranteed returns at maturity, and a complimentary 3-year Digital Health Consultation Service.

Great Prime Vantage combines convenience and coverage so that you can enjoy the greatest blessing of all – staying by your family's side with more complete peace of mind for many years to come.

## Benefits at a glance



**Limited premium  
payment term of  
10 years**



**Guaranteed  
acceptance with no  
health questions  
asked**



**Financial protection  
for life's unexpected  
events**



**Up to 110% of total  
premiums paid at  
maturity**



**Additional coverage  
for accidental death**



**Complimentary Digital  
Health Consultation  
Service for 3 years**

*Note: Terms and conditions apply.*



### Limited premium payment term of 10 years

Great Prime Vantage gives you the advantage of a limited premium payment term with the benefit of long-term coverage. Just pay your premiums for 10 years and enjoy essential life protection that keeps you covered up to the age of 80 years next birthday.

Note: Terms and conditions apply.



### Guaranteed acceptance with no health questions asked

Whether you're a career person turning 40 years old on your next birthday, or you're a 65-year-old on your next birthday enjoying the best years of your life, your application is free from any health questions and medical examinations. This makes it easy and hassle-free to obtain the protection that you truly need as you progress towards your golden years.

Note: Terms and conditions apply.



### Financial protection for life's unexpected events

The unforeseen in life might cause financial uncertainties to arise for your family. That's why Great Prime Vantage provides a payout to your loved ones in accordance with the table below, to help ease their concerns in the event of death or accidental death:

Entry age next birthday	Policy year	Death due to accidental causes	Death due to non-accidental causes
Below 60 years	1 - 2	Higher of basic sum assured <u>or</u> 110% of total premiums paid	Refund of total premiums paid
	3 - 4		Lower of basic sum assured <u>or</u> 150% of total premiums paid
	5 & above		Higher of basic sum assured <u>or</u> 110% of total premiums paid
60 years & above	1 - 2	Higher of basic sum assured <u>or</u> 105% of total premiums paid	Refund of total premiums paid
	3 - 4		Lower of basic sum assured <u>or</u> 150% of total premiums paid
	5 & above		Higher of basic sum assured <u>or</u> 105% of total premiums paid

Note: Terms and conditions apply.



## Up to 110% of total premiums paid at maturity

To celebrate your plan's maturity on the policy anniversary of age 80 years next birthday, you'll be entitled to receive the following benefit in one lump sum:

Entry age next birthday	Maturity benefit
Below 60 years	110% of total premiums paid
60 years & above	105% of total premiums paid

Note: Terms and conditions apply.



## Additional coverage for accidental death

It always helps to have the reassurance of a stronger financial safety net should misfortune befall you. In the event of accidental death, we provide your family with an extra payout on top of the death benefit they will already receive:



### ACCIDENTAL DEATH

Attained age next birthday

**40 to 64 years**

**Additional  
300%  
of basic sum  
assured**

**65 years and above**

**Additional  
150%  
of basic sum  
assured**



### ACCIDENTAL DEATH (PUBLIC CONVEYANCE)

Attained age next birthday

**40 to 64 years**

**Additional  
400%  
of basic sum  
assured**

**65 years and above**

**Additional  
200%  
of basic sum  
assured**

Notes:

- i. The benefit for Accidental Death (Public Conveyance) will only be payable if the accidental death is resulted while traveling in a Public Conveyance; or while riding as a passenger in an elevator or in electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which you shall be present the time of commencement of the fire.
- ii. Public Conveyance means a commercially licensed airline operating on a regular scheduled route or a commercially licensed public transportation (limited to vehicles and trains that are operating on the road or railway only) over an established route with regular schedule such as bus, train or monorail. Cable car, taxi, hired car or any form of transport chartered for private travel, are excluded.
- iii. In the event of accidental death, you will only receive the benefit for Accidental Death or Accidental Death (Public Conveyance), whichever is applicable.
- iv. Terms and conditions apply.



## Complimentary Digital Health Consultation Service for 3 years

More convenient and accessible healthcare is now only one call away – and best of all, it's complimentary! Great Prime Vantage grants you access to Digital Health Consultation Service, a 3-year virtual healthcare benefit that comes with this plan at no additional cost. You can enjoy various medical services from the comfort of your own home, as provided by DoctorOnCall ("Provider"):



- Unlimited online consultations with a general practitioner via chat, audio call or video call;
- Free standard delivery for purchase of medications and supplements from DoctorOnCall's website;
- Preferred rates when consulting a Specialist online;
- Exclusive promotions, freebies and discounts on various healthcare services.

### Notes:

- Your Great Prime Vantage policy must be in force for 30 days before the Digital Health Consultation Service can be used. You must provide a valid email address to the Company during the registration of the policy in order to use the service. You will receive an email notification upon successful activation of the service.*
- The Company and the Provider will not be responsible for any third party expenses which will be your responsibility.*
- The Provider will use its best effort to provide the service to you in a timely and accurate manner and will exercise care and diligence in providing the service. However, the Provider does not guarantee the quality of the service rendered and the final decision on use of such service will be your responsibility.*
- The Provider will not be responsible for any consequential loss to you resulting from the use of such service or delay in communicating or providing such service.*
- Under all circumstances, the Company and the Provider will not be responsible for any damage, loss or injury to you resulting from the usage of the service as decided by you.*
- The Company reserves the right to amend the terms and conditions or discontinue the Complimentary Digital Health Consultation Service by giving 30 days' advance written notification to you.*
- Terms and conditions apply.*

## Frequently Asked Questions

**Q: Who can apply?**

A: The minimum entry age is 40 years next birthday and the maximum entry age is 65 years next birthday.

**Q: How much sum assured can I purchase?**

A: The minimum sum assured for this plan is RM10,000 and the maximum sum assured is RM250,000 per life.

**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 from the risk commencement date or the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
- Accidental death as a result of suicide, attempted suicide or self-inflicted injuries, while sane or insane.
- Accidental death as a result of bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.

*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 or cheque. You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly. However, cheque is not allowed for monthly mode of payment.

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

A: Benefits received from Great Prime Vantage 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 Prime Vantage is a limited pay non-participating whole life plan that matures at age 80 years next birthday. Premiums are payable until the end of the premium payment term or upon termination, whichever occurs first. The premium rates are non-guaranteed and may be revised from time to time. Upward revision of premium rates, if any, will be done on your policy anniversary and the Company will notify you in writing at least three months before the revision takes place. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual experience.

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. 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 the guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early, you will 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 premiums so long as the cash value is more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. 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 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@greatasteasternlife.com**

🌐 **www.greatasteasternlife.com**

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.

## BRANCH OFFICES

### Alor Setar

66 & 68, Jalan Teluk Wan Jah  
05200 Alor Setar, Kedah

### Batu Pahat

109, Jalan Rahmat  
83000 Batu Pahat, Johor

### Bintulu

No.313, Lot 3956, Phase 4  
Bintulu Parkcity Commerce Square  
Jalan Tun Ahmad Zaidi/  
Jalan Tanjung Batu  
97000 Bintulu, Sarawak

### Ipoh

Wisma Great Eastern  
16, Persiaran Tugu  
Greentown Ave  
30450 Ipoh, Perak

### Johor Bahru

Wisma Great Eastern  
02-01, Blok A  
Komersil Southkey Mozek  
Persiaran Southkey 1  
Kota Southkey  
80150 Johor Bahru

### Klang

No. 8 & 10, Jalan Tiara 2A  
Bandar Baru Klang  
41150 Klang, Selangor

### Kluang

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor

### Kota Bharu

No. S25/5252-T & U  
Jalan Sultan Yahya Petra  
15200 Kota Bharu, Kelantan

**Kota Kinabalu**

Wisma Great Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
98000 Kota Kinabalu, Sabah

**Kuala Terengganu**

2nd Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih,  
20300 Kuala Terengganu,  
Terengganu

**Kuantan**

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang

**Kuching**

House No. 51, Lot 435  
Section 54, KTLD  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak

**Lahad Datu**

Ground & 1st Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah

**Melaka**

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka

**Miri**

Lots 1260 & 1261  
Block 10, M.C.L.D, Jalan Melayu  
98000 Miri, Sarawak

**Penang**

25, Light Street  
10200 Penang

**Sandakan**

Lot 5 & 6, Block 40  
Lorong Indah 15  
Bandar Indah, Phase 7  
Mile 4, North Road  
90000 Sandakan, Sabah

**Seremban**

101 & 103, Jalan Yam Tuan  
70000 Seremban, Negeri Sembilan

**Sibu**

No. 10 A-F  
Wisma Great Eastern  
Persiaran Brooke  
96000 Sibu, Sarawak

**Taiping**

133A, Jalan Barrack  
34000 Taiping, Perak

**Tawau**

Ground Floor  
Wisma Great Eastern  
Jalan Billian  
91000 Tawau, Sabah