

Life Protection

GREAT TERM DIRECT

Affordable term life protection made easy



 **Great
Eastern**
A member of the OCBC Group

Affordable term life protection made easy

Ensuring you have access to essential protection is crucial so that your family can lead their lives comfortably with less financial worries, even in your absence. Discover an alternative way to safeguard yourself and your loved ones against life's uncertainties with Great Term Direct.

Great Term Direct is an affordable protection plan that is easy to understand and can be purchased directly from Great Eastern Life. The plan provides essential coverage with a reasonably low premium payment. The plan also allows you the flexibility to choose your preferred sum assured amount that suits your financial and protection needs.

Purchasing a protection plan is now made simpler than ever. It's just another way we can help you to LIVE GREAT.

Benefits at a glance



Affordable premiums for essential coverage till 80 years next birthday.



Bereavement Benefit



Death Benefit



Total and Permanent Disability (TPD) Benefit

Note: Terms and conditions apply.



Affordable premiums for essential coverage till 80 years next birthday

You will receive protection till the age of 80 years next birthday, giving you continuous coverage to live the best of life.

Note: Terms and conditions apply.



Financial cushion during bereavement

Great Term Direct provides immediate financial support during a time of bereavement. Your loved ones will receive the first RM5,000 of the Basic Sum Assured upfront upon the death of the Life Assured. This can help to cushion their financial shock and support daily expenditure.

Note: The payment of the Bereavement Benefit does not constitute an admission of liability by the Company to pay the balance of Basic Sum Assured. Terms and conditions apply.



Death Benefit

If death occurs, your loved ones will have the financial means to carry on with the balance of the Basic Sum Assured payable after deduction of the Bereavement Benefit.

Note: Terms and conditions apply.



Total and Permanent Disability (TPD) Benefit

If TPD occurs prior to age 65 years next birthday, you will receive the Basic Sum Assured in accordance with the TPD provisions of your policy. This provides financial relief to help support your family.

Note: Terms and conditions apply.



Easy application

It is easy for you to obtain the protection you need. You just need to answer some simple health related questions and are not required to undergo any medical examinations in order to apply for this plan. All insurance applications are subject to Great Eastern Life's underwriting and acceptance.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

Benefits	Payout
 Bereavement Benefit	An upfront amount of RM5,000 from the Basic Sum Assured is payable, upon the death of the Life Assured
 Death Benefit	Balance of the Basic Sum Assured payable after deduction of Bereavement Benefit
 Total and Permanent Disability (TPD) Benefit	Basic Sum Assured payable in accordance with TPD provisions of the policy

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age for Great Term Direct is 18 years next birthday and the maximum entry age is 60 years next birthday.

Q: What are some of the eligibilities for the plan?

A: There is an eligibility checklist that must be fulfilled in order for you to apply for this plan, including:

- A Malaysian citizen residing in Malaysia.
- Have a valid email address and Malaysian mobile number.
- The beneficial owner who ultimately owns and/or has effective control over the policy purchased.
- No pre-existing health medical conditions.

The eligibilities highlighted here are not exhaustive. Full eligibility checklist is available on our website at greateasternlife.com/my/direct.

Q: Where can I purchase this plan?

A: You can purchase this plan directly from our website at greateasternlife.com/my/direct.

Q: How much Basic Sum Assured can I purchase?

A: There are 5 Basic Sum Assured options for you to choose from:

Plan	1	2	3	4	5
Basic Sum Assured	RM 100,000	RM 200,000	RM 300,000	RM 400,000	RM 500,000

Q: How do I pay my premiums?

A: You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly by credit card.

Q: How much premiums do I have to pay?

A: The premium that you have to pay for this plan is based on your chosen Basic Sum Assured and premium mode. The premiums are to be paid up to 80 years next birthday. Premium varies by attained age next birthday, gender, smoker status and the premium will increase as you get older.

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

A: No benefit is payable under the following circumstances:

- Death 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.
- 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: Will I be entitled to tax benefits?

A: Benefits received from Great Term Direct 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.

Application Guide

Purchasing Great Term Direct is easy with the following step-by-step guide.

Step 1	Visit greateasternlife.com/my/direct , select “Get a quote” and check if you are eligible to apply for the plan.	
Step 2	Complete personal details and select the preferred coverage and quotation. Validate the Product Disclosure Sheet.	
Step 3	Apply for the plan online. Complete the application and upload a copy of your NRIC.	
Step 4	Complete the Declaration & Payment processes.	
Step 5	Status of your application will be sent to your registered e-mail address.	

Important Notices

Great Term Direct is a non-participating term plan with guaranteed renewal until 80 years next birthday. 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 the 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 acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage. Great Eastern Life reserves the right to revise the premiums of Great Term Direct by giving at least 3 months' notice.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the 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 and Bahasa Malaysia 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 write in to wecare-my@greateasternlife.com.

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