

Life Protection

SMARTPROTECT WEALTH 20

Greater living with wealth protection



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Greater living is celebrating the best of life with the people closest to your heart. This is why you strive to provide a better life for them, one that allows them to realise their dreams while being free from financial adversity.

With SmartProtect Wealth 20, you have the opportunity to protect what is most precious to you, helping your loved ones carry on should the unexpected befall you. On top of high insurance coverage, this plan prioritises building your wealth by granting you access to a host of professionally managed unit funds, a flexible premium payment term and rewards to mark certain policy milestones.

You can never put a price on the happiness and wellbeing of the people you love – let SmartProtect Wealth 20 help you continue to put a smile on their faces for many years to come.

Benefits at a glance



20 years protection with flexible premium payment terms



Extra safety net of additional 1% sum assured each year



High protection against death or Total and Permanent Disability (TPD)



Additional coverage for accidental death



Extension of coverage at maturity



Booster reward to celebrate policy milestones



Maturity benefit at the end of your policy term



Security of No-Lapse Guarantee



Your choice of unit funds



Boosted protection with optional riders

Note: Terms and conditions apply.



20 years protection with flexible premium payment terms

SmartProtect Wealth 20 is a regular premium investment-linked insurance plan that protects you for 20 years. It comes with the flexibility of selecting your preferred payment term of 5, 10 or 20 years to suit your financial commitments.

Based on your chosen premium payment term, your insurance premiums paid are allocated to unit funds at the following rates:

Policy Year	Insurance Premium Allocation Rate (%)		
	Premium Payment Term		
	5 Years	10 Years	20 Years
1	86	80	60
2	86	80	60
3	86	80	60
4	96	90	80
5	96	90	80
6	N/A	90	80
7	N/A	95	95
8	N/A	95	95
9 and above	N/A	100	100

Note: Terms and conditions apply.



Extra safety net of additional 1% sum assured each year

With a sum assured that grows by 1% every completed policy year throughout your coverage period, up to a maximum of 30 years, these additional financial resources can go a long way to supporting your loved ones should the unexpected happen to you.

Note: Terms and conditions apply.



High protection against death or Total and Permanent Disability (TPD)

With coverage starting from RM500,000, SmartProtect Wealth 20 helps ensure that you and your loved ones will not be financially burdened if the worst should happen.

Upon death of the life assured, you will receive either the basic sum assured plus additional sum assured, or the total investment value, whichever is higher. Upon TPD prior to the policy anniversary of attained age 70 years next birthday, the basic sum assured plus additional sum assured less total investment value will be payable.

Note: Terms and conditions apply.



Additional coverage for accidental death

Misfortune may strike at the most unexpected of times. To help secure the future for your loved ones, an accidental death benefit will be payable upon death due to accidental causes prior to the policy anniversary of attained age 70 years next birthday, as follows:

Accidental Death (Other than Public Conveyance)	Accidental Death (Public Conveyance*)
Additional 100% of basic sum assured + any applicable additional sum assured	Additional 200% of basic sum assured + any applicable additional sum assured

* Accidental death of the life assured which resulted while travelling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); or while riding as a passenger in an elevator or electric lift; or in consequence of the burning of any theatre, cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.

Note: Terms and conditions apply.



Extension of coverage at maturity

Your plan also comes with an automatic 10-year extension of coverage (“Auto-Extension”) at maturity, which will automatically extend your coverage for further 10-year periods, up to age 100 years next birthday. This way, you can continue to enjoy the protection you signed up for with no hassle of medical underwriting.

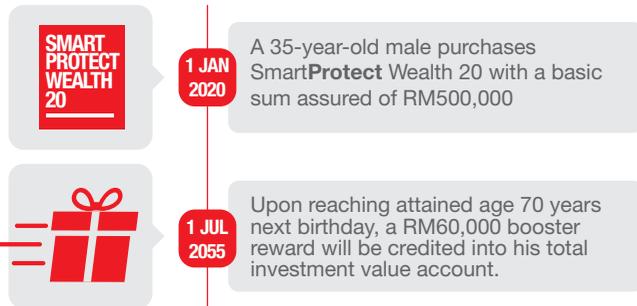
Notes: New regular premium will be required during this extended term of coverage. You can terminate the Auto-Extension by giving notification to the Company at least 30 days prior to the initial or extended maturity of the policy. Terms and conditions apply.



Booster reward to celebrate policy milestones

Reap rewards for your foresight when you invest in your family's future with Smart**Protect** Wealth 20. A booster reward of 12% of the basic sum assured will be credited into your total investment value account on the policy anniversary of age 70 years next birthday or at the end of the 30th policy year, whichever is later, provided the policy is in-force and all premiums due (including premiums due during the Auto-Extension period) are paid up to date.

An example of how this works:



Note: The example above is used for illustrative purposes only and assumes he did not opt to terminate the Auto-Extension. Terms and conditions apply.



Maturity benefit at the end of your policy term

Once your policy matures, you will receive 100% of your total investment value less indebtedness (if any).

Note: Terms and conditions apply.



Security of No-Lapse Guarantee

Smart**Protect** Wealth 20 comes with a No-Lapse Guarantee for the first 6 policy years. This valuable feature ensures that your policy will continue to remain inforce even if your total investment value becomes zero, so long as the premiums are paid consistently on each premium due date or during the grace period, and no withdrawal is made within the first 6 policy years.

Note: Terms and conditions apply.



Your choice of unit funds

Smart**Protect** Wealth 20 gives you access to professionally managed funds. You have free reign to pick and invest in whichever fund(s) that best suits your risk appetite and investment style.

Description of Funds

The choice of funds should be based on, among others, your tolerance to risk. Please seek advice from your agent or the Company on the types of funds which will suit your tolerance to risk.

The fund management charge is not guaranteed and may vary from time to time by giving you 3 months' advance written notice. The available funds are:

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Balanced Fund	A fund which invests in a mixture of equities (ranging from 40% to 60%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate level of volatility.	1.00%
Lion Fixed Income Fund	A fund which invests in fixed income securities, for example government and corporate bonds as well as cash and cash equivalents. This fund seeks to provide consistent returns at low levels of volatility. Although the fund invests mainly in Malaysia (40% to 100%), it may also partially invest in foreign fixed income securities (up to 50%), to enhance the fund's returns.	0.50%

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Progressive Fund	A fund which invests in a mixture of equities (ranging from 50% to 90%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate-to-high level of volatility.	1.35%
Dana Sejati	A fund which invests in Shariah approved fixed income securities, for example government and corporate sukuk as well as Islamic money market papers/deposits. This fund seeks to provide consistent returns at low levels of volatility. Although the fund invests mainly in Malaysia (40% to 100%), it may also partially invest in foreign Shariah approved fixed income securities (up to 50%), to enhance the fund's returns.	0.50%
Lion Strategic Fund	A fund which invests in a mixture of equities, fixed income securities and money market instruments. There is flexibility in asset allocation as this fund may invest solely in fixed income securities or equities. This fund seeks to provide medium to long-term capital appreciation, with a moderate level of volatility.	1.25%

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Enhanced Equity Fund	A fund where 80% to 100% of the investments are in equities, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia (50% to 100%), it may also partially invest in Singapore (up to 25%) and Hong Kong (up to 25%), if and when necessary, to enhance the fund's returns.	1.50%
Dana Gemilang	A fund where 80% to 100% of the investments are in equities, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia (50% to 100%), it may also partially invest in Singapore (up to 25%) and Hong Kong (up to 25%), if and when necessary, to enhance the fund's returns. The fund only invests in Shariah-approved securities.	1.50%
Lion Small Mid Cap Fund	A fund where 60% to 100% of investments are in equities with the balance in cash and/ or cash equivalents, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation, investing in Malaysian (50% to 100%) Small and Medium Market Capitalisation ("Small Mid Cap") equities. It may partially invest in foreign Small Mid Cap equities (Asia Pacific excluding Japan region) if and when necessary, to enhance the fund's returns.	1.40%

Note: Terms and conditions apply.



Boosted protection with optional riders

You can enjoy further peace of mind by attaching various riders to your SmartProtect Wealth 20 plan. These are some of the optional riders available for you to choose from:

- IL Critical Illness Benefit Advance Rider**
 Helps secure your finances should critical illness occur to the life assured.
- IL Critical Illness Plus Rider**
 Provides additional coverage should critical illness occur to the life assured.
- IL Payer Benefit Rider**
 Waives premiums should death or disability occur to the payer.
- IL Payer Benefit Extra Rider**
 Waives premiums should death, disability or critical illness occur to the payer.
- IL Waiver of Premium on TPD Rider**
 Waives premiums should disability occur to the life assured.
- IL Premium Waiver Extra Rider**
 Waives premiums should disability or critical illness occur to the life assured.
- IL Premium Waiver on CI Rider**
 Waives premiums should critical illness occur to the life assured.
- IL Level Term Rider**
 Pays the rider sum assured should death or disability occur to the life assured.

Note: Terms and conditions apply.

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age is 30 days attained age 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 RM500,000. Any application for Smart**Protect** Wealth 20 is subject to the Company's 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 resulted from self-inflicted injuries, while sane or insane;
- TPD that has existed prior to the risk commencement date or the date of any reinstatement, whichever is later;
- Accidental death benefit if death of the life assured does not occur within 90 days from the date of accident.

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: What are the current fees and charges?

A: a) Insurance charges will be deducted monthly and may vary according to the net sum assured, age, gender, smoking habits and health condition.
Net sum assured = Basic sum assured – total investment value, subject to a minimum of zero.
b) Monthly Policy Fee: RM6.00
c) Fund Management Charge: You can refer to the Description of Funds for the details on fund management charge.

Note: Changes to fees and charges can be made on policy anniversary by giving you 3 months' advance written notice.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart**Protect** Wealth 20 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

SmartProtect Wealth 20 is a regular premium investment-linked insurance plan. Some of the choices of funds invests in Shariah-approved securities. However, this is not a Shariah-compliant product. **This plan is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.** Premiums are payable until the end of the premium payment term, or until death or TPD or termination of the policy, whichever comes first.

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 Company shall refund an amount equal to the sum of:

- a. the total investment values of the policy based on the net asset value at the next valuation date; and
- b. the investment values of the units which have been cancelled to pay for insurance charges and policy fees; and
- c. the amount of premiums that have not been allocated; minus the expenses incurred for medical examinations, if any.

Net asset value is the single price at which the policy owner buys the units in a unit fund and sells the units back to the unit fund. If you switch over 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 the policy switching or replacement.

In cases where the purchase involves a premium of a sizeable amount (i.e. RM5,000 and more), you should consider purchasing a single premium investment-linked insurance plan as single premium plans offer better allocation rates for investment. However, please take note that single premium plans may not offer as much insurance protection as regular premium plans and may have less riders/supplementary benefits available.

You may stop paying the premiums and still enjoy protection as long as there is a sufficient total investment value to pay for the insurance charges, policy fee and supplementary benefit premiums, where applicable. However, there is a possibility of the policy lapsing when the required charges, including rider charges, exceed the value of the fund units available. Purchasing too many unit-deduction riders may deplete the fund units.

Buying an investment-linked insurance plan is a long-term commitment. An early termination of the policy involves high costs and the withdrawal value is dependent on prevailing market value of the underlying assets of the unit fund. Therefore, the withdrawal value may be less than the total premiums paid. The policy value may rise or fall, based on the underlying performance of the funds. The performance of the funds is not guaranteed. The sustainability of the policy depends on the underlying performance of the funds. The investment risk under the policy will be borne solely by the policy owner. Past actual performance is not a guide to future performance, which may be different.

Any amount of the premium that has not been allocated to purchase units is used to meet the payment of commissions to intermediaries and general expenses of the Company. The Company reserves the right, in circumstances it considers exceptional, to suspend issuance or redemption of units.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Fund Fact Sheet, 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.

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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.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilisenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.