

SMARTPROTECT YOU

Comprehensive life protection that's always got your back



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SmartProtect You was designed with *you* in mind – it's meant to put your priorities first at all times, so that it can help you achieve a future of financial freedom with greater confidence. This affordable life protection plan allows you to work towards your personal goals and live the life you desire, while also providing you with the welcome reassurance of a strong financial safety net.

From as low as RM100 a month, you will enjoy comprehensive coverage against life's unexpected events and a host of features that will help you save for the future. You can further customise your protection plan with coverage term options and a wide range of riders to create the ideal plan that will help you LIVE GREAT.

Benefits at a glance



Protection that starts from just RM100 a month



2 coverage term options to suit your life goals



Additional 1% sum assured each year



Protection against death or Total and Permanent Disability (TPD)



No-Lapse Guarantee feature as a safety net



Your choice of unit funds



Boosted protection with optional riders



Protection that starts from just RM100 a month

SmartProtect You is an investment-linked insurance plan that adapts to your lifestyle. Starting from just RM100 a month, you'll receive life protection and an investment allocation that increases over time, helping to bring your goals closer to reality with each passing day.

The insurance premiums paid are allocated to the unit funds at the following rates:

Policy Term (years)	Policy Year								
	1	2	3	4	5	6	7	8	9 and above
10	80%	80%	80%	90%	90%	90%	95%	95%	100%
11	78%	78%	78%	89%	89%	89%			
12	76%	76%	76%	88%	88%	88%			
13	74%	74%	74%	87%	87%	87%			
14	72%	72%	72%	86%	86%	86%			
15	70%	70%	70%	85%	85%	85%			
16	68%	68%	68%	84%	84%	84%			
17	66%	66%	66%	83%	83%	83%			
18	64%	64%	64%	82%	82%	82%			
19	62%	62%	62%	81%	81%	81%			
20 and above	60%	60%	60%	80%	80%	80%			

Note: Terms and conditions apply.



2 coverage term options to suit your life goals

SmartProtect You offers you the flexibility to choose between coverage term options of up to either age 80 or 100 years next birthday. This way, you can select the term that best suits your needs and affordability, to help safeguard you on the journey to a future of better financial freedom.

Note: Terms and conditions apply.



Additional 1% sum assured each year

SmartProtect You ensures your loved ones will not be financially burdened should the unexpected occur. With a sum assured that grows 1% every year throughout your coverage period up to a maximum of 40% of the basic sum assured, they can live the best of life with added peace of mind.

An example of how this works:

15 Oct 2021

A 25-year-old male purchases a SmartProtect You with a basic sum assured of RM100,000.

15 Jan 2062

The unexpected occurs 40 years and 3 months into his policy.

Total additional sum assured:

$$(1\% \times \text{RM}100,000 \times 40) = \text{RM}40,000$$

His loved ones will receive the following:

Total payout upon death:

$$\begin{aligned} &\text{Basic sum assured} + \text{additional sum assured} + \text{total investment value} \\ &= \text{RM}140,000 + \text{total investment value} \end{aligned}$$

Note: The example above is used for illustrative purposes only. Terms and conditions apply.



Protection against death or Total and Permanent Disability (TPD)

SmartProtect You is built on a foundation of protection, to ensure you and your loved ones have sufficient financial resources if the worst should happen.

Should death occur or should you be afflicted with TPD, the basic sum assured, additional sum assured and total investment value will be payable to you. With this, you can rest assured that your loved ones have the financial resources they'll need to carry on.

Notes:

- i. Coverage for TPD is only applicable for TPD that occurs prior to the policy anniversary on which the life assured attains age 75 years next birthday.
- ii. Terms and conditions apply.



No-Lapse Guarantee as a safety net

SmartProtect You comes with a No-Lapse Guarantee for the first 3 policy years. This valuable feature ensures that your policy will continue to remain in-force 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 3 policy years.

Note: Terms and conditions apply.



Your choice of unit funds

SmartProtect You 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 return 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 return 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 Enhanced Equity Fund	A fund where 80% to 100% of the investments are in equities. 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 companies that have significant business operations in Singapore (up to 25%) and Greater China (Mainland China, Hong Kong, Macau and Taiwan) (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. 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 companies that have significant business operations in Singapore (up to 25%) and Greater China (Mainland China, Hong Kong, Macau and Taiwan) (up to 25%), if and when necessary, to enhance the fund's returns. The fund only invests in Shariah-approved securities.	1.50%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%
Lion Advanced Strategic Fund	A fund which invests in a mixture of equities, fixed income securities and money market instruments in Malaysia and companies that have significant business operations in Asia. There is flexibility in asset allocation as this fund may invest solely in fixed income securities or equities. Collective investment schemes such as unit trusts, mutual funds and exchange-traded funds which invest in such underlying asset classes may be considered. The fund seeks to maximise capital appreciation over the medium to long-term while reducing risks and/or enhancing returns through timely and dynamic switching of asset classes in different markets at any given point in time.	1.35%

Notes:

- i. Although Dana Gemilang and Dana Sejati invest in Shariah-approved securities, the investment-linked insurance plans that invest in these funds are not classified as Shariah-compliant products.
- ii. Terms and conditions apply.



Boosted protection with optional riders

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

- **SmartMedic Million / SmartMedic Million Extender / SmartMedic Million Plus**
Provides medical protection against unexpected emergencies.
- **Smart Multi Critical Care**
Multiple-pay critical illness rider that provides coverage for 188 conditions across early, intermediate and advanced stages along with special benefits.
- **IL Critical Illness Benefit 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.
- **Smart Early Payout Critical Care**
Pays you even at the early stages of critical illness.
- **IL Comprehensive Accident Benefits Xtra Rider**
Provides coverage against death and injuries due to accidents.
- **IL Hospitalisation Benefits Rider**
Provides daily cash income should you be hospitalised.
- **IL Premium Waiver Extra Rider**
Waives premiums should the life assured be inflicted with disability or critical illness.
- **IL LadyCare Rider**
Offers protection against female-linked illness and coverage for maternity-related issues.

Note: Terms and conditions apply.

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age is 16 years next birthday and the maximum entry age is 70 years next birthday.

Note: Terms and conditions apply.

Q: How do I start?

A: You can enroll in SmartProtect You with premium from as low as RM1,200 per year or RM100 per month.

Note: Terms and conditions apply.

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 of the policy or the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane;
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane; or
- TPD that has existed prior to the risk commencement date of the policy or the date of any reinstatement, whichever is later.

Note: The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Q: What is the premium structure for this plan?

A: The premium structure for this plan depends on your chosen coverage term, as shown below:

Coverage Term	Premium Structure
Up to age 80 years next birthday	Premiums are level throughout the policy term.
Up to age 100 years next birthday	Premiums will be on a step-up basis with level premiums up to age 70, 75, or 80 years next birthday*, and thereafter possible increase in premiums ("Step-up Premium") every 5 policy years until maturity. * Depending on your entry age, with a minimum level premium term of 10 years.

Notes:

- i. The allocation rate for the Step-Up Premium, if any, is 100%.
- ii. Terms and conditions apply.

Q: How do I pay my premiums?

A: You can pay by credit card, JomPAY, internet banking, GIRO, ePAY or Collecting Bank (over-the-counter, ATM & cheque deposit machine). You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly. However, cheque is not allowed for the monthly mode of payment.

Q: What are the current fees and charges?

- A:
- Insurance charges will be deducted monthly and may vary according to the sum assured, age, gender, occupation class, smoking habits and health condition.
 - Monthly Policy Fee: RM6.00
 - Fund Management Charge: You can refer to the Description of Funds above for the details on the 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** You 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 You is a regular premium investment-linked insurance plan that provides coverage up to age 80 or 100 years next birthday. Some of the choices of funds invest 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 for the whole term of the policy, 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 value 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 medical expenses occurred 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.

The minimum basic premium allowable for the policy is RM1,200 a year. The premium may be segregated into Insurance Premium and Balancer (regular premium in excess of the Insurance Premium) if any, based on the premium invested for the policy.

In cases where the purchase involves a premium of a sizeable amount i.e. RM5,000 and more, the prospect 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 insurance charges, 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.

In the event the actual sustainability of the policy is reduced due to revision of insurance charges, the Company may vary the premiums on the policy anniversary by giving you 3 months' advance written notice.

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.

HEAD OFFICE

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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.

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