

# GREAT TREASURE WEALTH

A wealth protection plan geared towards realising your goals



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Whatever your aspirations may be – whether it's raising a family, excelling at your dream job, or even pursuing your personal passions – financial security and life protection should always come hand-in-hand to give you the confidence you'll need on this lifelong journey.

Great Treasure Wealth was developed with a keen understanding of just how important it is to have both, and is designed to reward you for your commitment and early planning. For a premium payment term of just 6 years, you'll be protected with 20 years of insurance coverage, plus the chance to grow your wealth through high allocation rates and an investment booster feature – all completely free from medical underwriting!

With Great Treasure Wealth, you can rest assured that your needs and commitments can always come first, at any and every stage in life.

## Benefits at a glance



**Short financial  
commitment for  
20 years of coverage  
and returns**



**Hassle-free enrolment  
with no medical  
underwriting**



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



**Additional coverage  
for accidental death**



**Investment booster  
feature to grow  
your wealth**



**Maturity benefit  
at the end of  
policy term**



**Your choice of  
unit funds**



### Short financial commitment for 20 years of coverage and returns

Take advantage of a limited premium payment term of 6 years in return for insurance coverage that lasts you 20 years. With Great Treasure Wealth, 70% of the premium paid will be allocated into the Non-Participating Component (“Non-Participating Premium”) and 30% of the premium paid will be allocated into the Investment-Linked Component. Out of the 30% of the premium paid that is allocated into the Investment-Linked Component, a high 95% is allocated to purchase units of your chosen fund(s), giving you the opportunity to grow your wealth throughout your policy term.

Note: Terms and conditions apply.



### Hassle-free enrolment with no medical underwriting

With no health questions and medical examinations required, signing up for this plan is an easy process.

Note: Terms and conditions apply.



### Financial protection for life's unexpected events

It's a given that anything can happen in life. However, with Great Treasure Wealth, your family members will be shielded from life's financial uncertainties because you planned ahead today. Should death or total and permanent disability (TPD) occur to you, your loved ones will receive a lump sum payout in accordance with the table below:

Policy year	Death or TPD due to accidental causes	Death or TPD due to non-accidental causes
1 - 2	<ul style="list-style-type: none"> <li>Guaranteed Death Benefit (as shown in Table 1 below); and</li> <li>Total Investment Value (TIV) (if any).</li> </ul>	<ul style="list-style-type: none"> <li>100% of total Non-Participating Premium paid-to-date, minus total investment booster credited to the TIV;</li> <li>the unallocated premiums and the value of the units that have been allocated (if any) at unit price at the next valuation date for the Investment-Linked Component.</li> </ul>
3 & above		<ul style="list-style-type: none"> <li>Guaranteed Death Benefit (as shown in Table 1 below); and</li> <li>TIV (if any).</li> </ul>

Note: Terms and conditions apply.

Table 1: Guaranteed Death Benefit

Entry age next birthday	Guaranteed Death Benefit (GDB) (% of total premiums paid-to-date* plus Additional Sum Assured (as shown in Table 2 below) minus total investment booster credited into the TIV)
Up to age 50	80%
Age 51 & above	70%

\* Excluding any advance premium paid.

Table 2: Additional Sum Assured

Policy Year	% of Total Premiums Paid
18	5%
19	10%
20	15%

Note: Terms and conditions apply.



### Additional coverage for accidental death

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 Benefit

For accidental death prior to the policy anniversary of age 70 years next birthday



#### ACCIDENTAL DEATH

Additional **100%** of  
Guaranteed Death Benefit



#### ACCIDENTAL DEATH (PUBLIC CONVEYANCE)

Additional **200%** of  
Guaranteed Death Benefit

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 the life assured 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. This benefit is subject to a maximum of RM2,000,000 under this policy and all other policies (including basic plans and riders, if any) which provide for accidental benefits issued by the Company for this distribution channel on the same life assured.
- v. Terms and conditions apply.



### Investment booster feature to grow your wealth

Watch your finances grow throughout your policy term with Great Treasure Wealth's investment booster feature. At the end of each policy year, a percentage of your total annualised premium will be paid into your TIV account as follows:

End of policy year	% of Total Annualised Premium
1 – 10	5.0%
11 – 20	7.5%
<b>Total at maturity</b>	<b>125.0%</b>

This investment booster serves as an extra pool of money and is payable until death, TPD, or surrender, whichever occurs first. You can opt to withdraw some cash from the ILP component to meet any immediate financial objectives, or accumulate it with the Company for the potential of a larger payout at maturity.

Notes:

- i. Total annualised premium is the total premiums paid for a policy year.
- ii. Terms and conditions apply.



### Maturity benefit at the end of policy term

To celebrate your survival to the maturity date of your policy, the following will be payable in one lump sum:

- 510% of your total annualised premium; and
- TIV which may include potential investment upside (if any); less total investment booster credited into the TIV and any indebtedness.

Note: Terms and conditions apply.



### Your choice of unit funds

The Investment-Linked Component of Great Treasure Wealth 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%
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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, 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 (Asian 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.

# Overview of the Benefits

Here's how Great Treasure Wealth can work for you:



## Overview

Male, 30 years old, purchases Great Treasure Wealth

**Total Premiums Paid:  
RM60,000**

(Total Annualised Premium of RM10,000 x 6 years)

## Keeps you covered

### Insurance protection



Death



TPD



Accidental  
death

### Doubled coverage

Up to **200%**  
**Guaranteed Death Benefit**  
in the event of accidental death

## Maximises your wealth

### Investment booster

Credited into TIV at the end of every policy year, as follows:

Policy Year	Amount Credited
1 - 10	RM500
11 - 20	RM750

**Total credited (20 years): RM12,500**

### Maturity benefit

If nothing unexpected happens, he will receive the following:

**Guaranteed maturity benefit**  
(510% of total annualised premium minus total investment booster)

**RM38,500**

+

**TIV\* (potentially)**

**RM33,234 to RM49,043**



**Total rewards at maturity:**

(Guaranteed Maturity Benefit + TIV\*)

**Potentially RM71,734 to RM87,543**

*\*Total Investment Value refers to the returns which consist of the allocated premiums for Investment-Linked Component plus any potential investment returns. The projected returns of the Investment-Linked Component are based on the low scenario (2% p.a.) and high scenario (5% p.a.) of projected gross investment returns of his chosen investment-linked fund - 100% Lion Balanced Fund. Please note that the investment returns are not guaranteed.*

*Note: The above is for illustration purposes only and is not indicative or construed as likely returns and 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 65 years next birthday.

### **Q: What is the minimum and maximum total annual premium for this plan?**

A: The minimum total annual premium is RM6,000 and the maximum is RM100,000.

### **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 from the date of any reinstatement of the policy, 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.
- TPD existed prior to the risk commencement date of the policy 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 is the premium allocated under this plan?**

A: 70% of the total premiums paid is allocated to the Non-Participating Component while 30% of the total premiums paid is allocated to the Investment-Linked Component, of which 95% is utilised to purchase units of investment. The remaining 5% will be allocated for operating expenses and direct distribution costs of the Company.

### **Q: How do I pay my premiums?**

A: You can pay by credit card, banker's order, internet banking, JomPAY, direct debit, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly. However, cheque and cash are not allowed for monthly mode of payment.

### **Q: What are the current fees and charges?**

A: You can refer to the Description of Funds for details on the fund management charge. There are no other fees and charges.

*Notes: Changes to the fund management charge 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 Great Treasure Wealth 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 Treasure Wealth is a limited pay endowment plan without participation in profits with investment-linked features, consisting of Non-Participating Component and Investment-Linked Component. Some of the choices of funds invest in Shariah-approved securities. However, this is not a Shariah-compliant product. **The Investment-Linked Component is an insurance component 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 occurs first. Premium 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 Company shall refund an amount equal to the sum of:

- a. the total premium paid without interest for the Non-Participating Component; and
- b. the unallocated premiums and the value of the units that have been allocated (if any) at unit price at the next valuation date for Investment-Linked Component.

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.

The policy does not have a guaranteed minimum cash value for the Non-Participating Component on termination until after you have paid premiums for two years. An early termination of the policy involves high costs and the withdrawal value of the Investment-Linked Component is dependent on the prevailing market value of the underlying assets of the unit fund(s). Therefore, **if you surrender your policy early, you may get back less than the amount you have paid.** The policy value of the Investment-Linked Component may rise or fall, based on the underlying performance of the fund(s). **The performance of the fund is not guaranteed.** The investment risk under the Investment-Linked Component will be borne solely by the policy owner. Past actual performance is not a guide to future performance, which may be different.

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 and/or total investment value are 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 an early termination of coverage.

You have the option of boosting the investment value of your policy via single premium top-ups, subject to a minimum of RM1,000 per top up, provided all premiums due and any indebtedness have been paid.

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

### 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