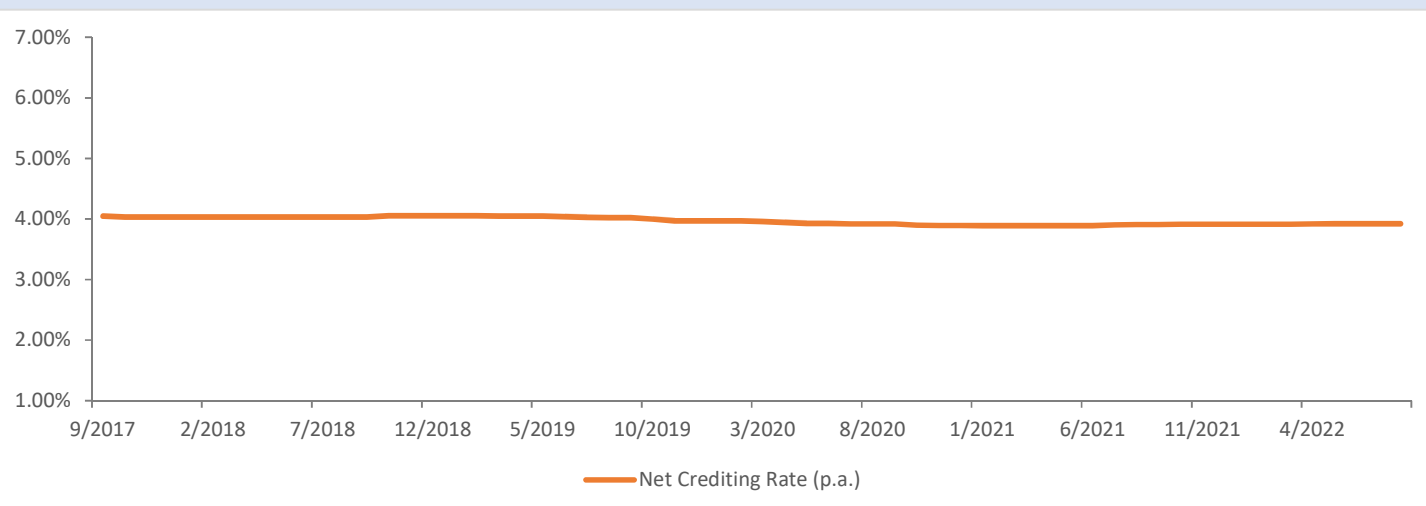


**Great Eastern Life Assurance (Malaysia) Berhad**  
**Crediting Rates for Premier Legacy 3**  
**As at 31 August 2022**



**Historical Crediting Rates**



Notice: The above shows the historical net crediting rates per annum of this product. Net crediting rates are declared on a monthly basis based on the net crediting rate per annum for the respective month, depending on the performance of the underlying fund of this product after deducting investment tax, fund management charge and supplementary charge. Past performance of the underlying fund is not an indication of its future performance.

**Net Crediting Rates (by month)**

Month	2021				2022							
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Per Annum	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.92%	3.92%	3.92%	3.92%	3.92%
Monthly	0.32%	0.33%	0.32%	0.33%	0.33%	0.29%	0.33%	0.32%	0.33%	0.32%	0.33%	0.33%

**Net Crediting Rates (by year)**

2018	2019	2020	2021	2022
4.04%	4.02%	3.94%	3.90%	2.59%

Note: The above are actual year-to-date net crediting rates. Premier Legacy 3 was launched in October 2016.

**Underlying Fund Info – NP13**

Inception Date	25 October 2016
Fund Manager	GELM Investment
Risk Profile	Low

**Top 5 Sectors**

Power	53.4%
Toll Road	24.9%
Transport	12.9%
Gaming	5.9%
Property	2.6%

**Underlying Fund Objective**

The underlying fund of this product aims to achieve stable income at low levels of volatility by investing solely in fixed income securities.

**Investment Strategy & Approach**

The underlying fund of this product invests in fixed income securities with minimal cash and cash equivalents, and is passively managed with top-down approach and bottom-up approach. Top-down approach by adopting a disciplined macroeconomic framework to identify major turning points in global financial markets to determine long-term assets allocation decisions. Bottom-up approach in stock/bond selection process which relies on various factors including financial position, valuation, company or industry risks and prospects.

**Asset Allocation**

The underlying fund invests 100% in Malaysian fixed income securities with minimal cash and cash equivalents.