

GREAT Treasure Gift¹

Reach for Great with protection that cherishes your golden years

Exclusive offer: 1 May 2024 - 31 May 2024

**GREAT DEAL
IS BACK!**



GUARANTEED ACCEPTANCE
with no medical underwriting



GUARANTEED MONEY BACK
of 108% total premiums paid at maturity



GUARANTEED HIGH COVERAGE
with accidental death benefit of up to 300% basic sum assured



GUARANTEED PREMIUM RATE
that remains the same throughout your policy term



GUARANTEED STANDARDISED RATE
for all occupation classes, smokers and non-smokers

Note: Terms and conditions apply.



Start a conversation with us today.

☎ 1300-1300 88

Benefits at a glance



GUARANTEED EASY ACCEPTANCE

Enjoy hassle-free enrolment even at an advanced age, with **no health questions asked!**



GUARANTEED MONEY BACK

Receive **108% of your total premiums paid** without interest when your policy matures on the policy anniversary at age **80 years next birthday**.



GUARANTEED HIGH COVERAGE

While this plan represents our commitment to keep you well-protected during the best years of your life, we're also prepared to care for your family when the going gets tough.

Death Benefit

Policy Year	Benefit Payout	
	Accidental Death	Non-accidental death
1-2	Higher of 100% basic sum assured OR total premiums paid without interest	Refund of total premiums paid without interest
3 and above		Higher of 100% basic sum assured OR total premiums paid without interest

Additional accidental death benefit

Age next birthday of the life assured at the policy anniversary preceding death	Benefit payout
45 to 64	300% of the basic sum assured
65 and above	150% of the basic sum assured



GUARANTEED PREMIUM RATE

Enjoy the guaranteed premium rates as it will remain the same throughout the premium payment term.



GUARANTEED STANDARDISED RATE

Get the standardised rate for all occupation classes, smokers and non-smokers.

Overview of the benefits

How GREAT Treasure Gift cares for you, in both the good and bad times



Jason, age 50

Jason signs up for GREAT Treasure Gift with a basic sum assured of RM100,000. With no medical underwriting, his application is simple and hassle-free.

SCENARIO A

He enjoys the reassurance of life protection through his golden years, living life to the fullest with his passions and loved ones!



AGE 80

When his policy matures, Jason receives a maturity benefit of 108% of his total premiums paid, to spend or save as he chooses.

**TOTAL PAYOUT:
RM227,448**

SCENARIO B

AGE 60

Jason is involved in a car accident, in which he unfortunately loses his life.



Jason's loved ones receive 100% of his basic sum assured* + an additional 300% of his basic sum assured, to continue going strong after his passing. The policy is then terminated.

**TOTAL PAYOUT:
RM400,000**

Note:

*Higher of 100% basic sum assured OR total premiums paid without interest.

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



Frequently asked questions

Q: Who can apply?

Entry Age Next Birthday	
Minimum	45
Maximum	65

Q: How much sum assured can I purchase?

Sum Assured	
Minimum	RM10,000
Maximum (per life)	RM100,000

Q: How much premium do I need to pay?

A: Premiums for this plan depend on the purchased sum assured, your age and gender. Kindly refer to the sales illustration for the premium required.

Q: How do I pay my premiums?

A: You can pay by internet banking, credit card, JomPAY, GIRO, ePAY, or cash / cheque via Collecting Bank (over-the-counter, ATM, or cheque deposit machines). However, cash and cheque are not allowed for the monthly mode of payment.

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

A: No benefit is payable under any of the following circumstances:

- Death during the first policy year as a result of suicide, while sane or insane.
- Accidental death in which the death of the life assured does not occur within 90 days from the date of accident, and for any injury resulting in the loss suffered.
- Accidental death in which the accident occurs prior to the risk commencement date 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: Will I be entitled to tax benefits?

A: Benefits received from GREAT Treasure Gift 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 the final decision of the Inland Revenue Board.

Important Notices

GREAT Treasure Gift is a non-participating whole life plan that matures at age 80 years next birthday. Premiums are payable until maturity of the plan, upon death or upon termination, whichever occurs first. The premium rates are guaranteed and will remain the same throughout the premium payment term. However, the premium will be higher with higher coverage.

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 total premium paid would be refunded to the policy owner. 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 the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

The policy may not have the guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early, you may get back less than the amount that you have paid. 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 is 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 early termination of coverage.

This flyer is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, 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 the 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 flyer, 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 Agent or Customer Service Careline at 1300-1300 88.