

Life + Health Protection

# SMARTPROTECT ESSENTIAL

Achieve your goals from as low as RM100 a month

*Capai matlamat anda daripada serendah RM100 sebulan*



# Achieve your goals from as low as RM100 a month

With SmartProtect Essential Insurance 2 (“SmartProtect Essential”), you can achieve your goals with greater confidence. This is an affordable plan that allows you to work towards your goals and live the life you want while providing you with a personal safety net.

You will enjoy comprehensive coverage against unexpected events from as low as RM100 a month and you can further enhance your protection with additional hospitalisation and medical benefits.

## Benefits at a glance

- Protection that starts from just RM100 a month
- Additional 1% more on your sum assured each year
- Death or Total and Permanent Disability (TPD) benefit
- Flexible protection and investment levels
- Your choice of unit funds
- Extra protection with additional riders
- No-Lapse Guarantee

*Note: Terms and conditions apply.*

### Make your money work for you

SmartProtect Essential is an investment-linked insurance plan that adapts to your lifestyle. It's easy to get into – starting from just RM100 a month, you'll receive life coverage and an investment allocation that increases over time – bringing your goals closer to reality with every passing day.

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

Policy Year	1-2	3-4	5-6	7 & above
Premium Allocation Rate	43%	76%	85%	100%

### 1% more on your sum assured every year throughout your coverage years

SmartProtect Essential 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 years, they can go on living with added peace of mind.

#### An example of how this works:

A 25-year old male buys a SmartProtect Essential plan. Let's assume he is insured for RM100,000. If he lives till the age of 75, he will accumulate 1% more per year on his sum assured for 50 years.

1% of RM100,000 x 50 years = RM50,000 more.

That means his loved ones will receive a total of RM150,000.

*Note: The above are used for illustrative purposes only. Terms and conditions apply.*

### Provision of financial protection against the unexpected

SmartProtect Essential is built on a foundation of protection, to ensure you and your loved ones come first if the worst should happen. Should death occur, or should you be afflicted with TPD, the total sum assured and your total investment value will be paid out in accordance with the provisions of the policy. Hence, you can rest assured that your loved ones have the financial resources they'll need to carry on.

*Note: Terms and conditions apply.*

### Choose your own protection and investment levels

You may start with just a little, but as your financial options grow wider, you can vary the protection and investment levels according to your later needs and goals. Available to you is an option to boost the investment value of your policy via single premium top-ups. A minimum amount of RM1,000 for a single premium top-up will effectively provide a fresh injection of 95% of the paid premium to unit funds, bolstering your investment value and potential returns.

*Note: Terms and conditions apply.*

### Pick your own funds

You get to pick and invest in whatever best suits you at any time. Our range of professionally managed funds will cater to your risk appetite and investment style. If you ever change your mind, simply make a new selection.

### Extra protection

You can enjoy additional peace of mind by attaching comprehensive riders to your SmartProtect Essential:

- **SmartMedic**  
Provides medical protection against unexpected emergencies.

- **IL Critical Illness Benefit Rider**  
Secures your finances should a critical illness occur.
- **Smart Early Payout CriticalCare**  
Pays at the early stages of critical illness.
- **IL Comprehensive Accident Benefits Xtra Rider**  
Covers 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 disability or critical illness occur to the life assured.
- **IL LadyCare Rider / IL LadyCare Advantage Rider**  
Provides protection against female-linked illnesses and coverage for maternity-related issues.

*Note: Terms and conditions apply.*

### No-Lapse Guarantee in the early policy years

SmartProtect Essential comes with a 'No-Lapse Guarantee' in the first three policy years. This valuable feature ensures that your policy will continue to remain in force even if your Total Investment Value (TIV) 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 three policy years.

*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 do I start?**

A: You can start investing in SmartProtect Essential with as low as RM1,200 a year or RM100 a month.

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

A: No benefit is payable under the following circumstances:

- Pre-existing condition.
- Death during the first policy year as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.

The exclusions highlighted here are not exhaustive. Full details of exclusions 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: Insurance charges: Applicable to the sum assured, and vary according to age, sex, smoking habits, occupation and health condition.

Monthly Policy Fee: RM6.00

Fund Management Charge: 0.50% - 1.50% per annum depending on your choice of fund.

*Note: The fees and charges levied may change from time to time.*

**Q: Will I be entitled to tax benefits?**

A: Benefits received from SmartProtect Essential 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 Essential is a regular premium investment-linked insurance plan. Some of the choice of funds invest in Shariah-approved securities. **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.**

This is not a Shariah-compliant product. Premiums are payable for the whole term of the policy, or until death or TPD, whichever comes first. For avoidance of doubt, SmartProtect Essential, wherever mentioned in this brochure, shall refer to SmartProtect Essential Insurance 2.

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 fee; and
- c) the amount of premiums that have not been allocated; minus the expenses incurred for medical examination, 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.

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 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

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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 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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Jalan Tanjung Batu  
97000 Bintulu, Sarawak  
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Kota Southkey, 80150 Johor Bahru  
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### **Klang**

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Bandar Baru Klang  
41150 Klang, Selangor  
Tel: 03-3343 6688 Fax: 03-3341 3398

### **Kluang**

No. 22 & 24  
Jalan Md Lazim Saim  
86000 Kluang, Johor  
Tel: 07-772 3529 Fax: 07-772 3449

### **Kota Bharu**

No. S25/5252-T & U  
Jalan Sultan Yahya Petra  
15200 Kota Bharu, Kelantan  
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### **Kota Kinabalu**

Wisma Great Eastern  
Level 4 & 5, No. 65 Jalan Gaya  
88000 Kota Kinabalu, Sabah  
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### **Kuala Terengganu**

2<sup>nd</sup> Floor, 6F  
Bangunan Persatuan Hin Ann  
Jalan Air Jernih, 20300  
Kuala Terengganu, Terengganu  
Tel: 09-622 4959 Fax: 09-626 5195

### **Kuantan**

A25, Jalan Dato Lim Hoe Lek  
25200 Kuantan, Pahang  
Tel: 09-515 7666 Fax: 09-515 8477

### **Kuching**

House No. 51, Lot 435  
Section 54, KTLD  
Travilion Commercial Centre  
Jalan Padungan  
93100 Kuching, Sarawak  
Tel: 082-412 736 Fax: 082-426 684

### **Lahad Datu**

Ground & 1<sup>st</sup> Floor  
MDLD 3804, Lot 66  
Fajar Centre, Jalan Segama  
91100 Lahad Datu, Sabah  
Tel: 089-884 136 Fax: 089-884 226

### **Melaka**

No. 23, Jalan PM 15  
Plaza Mahkota  
75000 Melaka  
Tel: 06-282 4577 Fax: 06-283 4579

### **Miri**

Lots 1260 & 1261  
Block 10, M.C.L.D, Jalan Melayu  
98000 Miri, Sarawak  
Tel: 085-413 299 Fax: 085-417 518

### **Penang**

25, Light Street  
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### **Sandakan**

Lot 5 & 6, Block 40  
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### **Seremban**

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