

GREAT FLEXI PLUS

Grow your savings towards a better future

Tingkatkan jumlah simpanan anda untuk masa depan lebih cerah



Grow your savings towards a better future

Life may bring challenges and obstacles in the way of your dreams, but don't let the fear of what could happen make nothing happen. To grow your savings towards a better future for you and your loved ones, you need to have a disciplined way of saving money for future financial needs.

Great Flexi Plus is a universal life endowment plan that helps you grow your savings and rewards you with 30 years coverage and other benefits at the same time.

Benefits at a glance



Limited premium payment term



Yearly Guaranteed Cash Payment (GCP)



Lump sum payment upon maturity



Death or Total and Permanent Disability (TPD) Benefit



Additional Coverage on accidental death



No-Lapse Guarantee

Note: Terms and conditions apply.



Limited premium payment term

With Great Flexi Plus, you may enjoy the advantage of a limited premium payment term of 20 years with coverage up to 30 years.

Premium paid for basic policy will be allocated into Account 1 at the following allocation rates:

Policy Year	% of Basic Premium ¹
1	24.90%
2	42.00%
3	56.00%
4	65.00%
5	75.00%
6	85.00%
7 to 20	100.00%

100% of any extra premium on basic policy will be allocated into Account 1.

Note:

¹ Excluding any rider(s) premium, rider(s) extra premium and advance premium paid.

Terms and conditions apply.



Yearly Guaranteed Cash Payment (GCP)

You can enjoy the growth of your savings with Great Flexi Plus. A percentage of the Basic Annualised Premium¹ will be payable to you provided all premium and overdue premium interest, if any, for the respective year is paid. This cash benefit will be payable until death, TPD or upon surrender or maturity, whichever occurs first. You may opt to withdraw this benefit or leave it with the Company to be reinvested in Account 2 for potential upside.

The Guaranteed Cash Payment shall be payable as follows:

End of Policy Year	% of Basic Annualised Premium ¹
1 – 10	20%
11 – 20	40%
21 – Maturity	60%
Total	1,200%

Note:

¹ Excluding any rider(s) premium, extra premium and advance premium paid.

Terms and conditions apply.



Lump sum payment upon maturity

Upon maturity of the policy, you will receive a lump sum payment equivalent to:

The higher of:

- (105% of total Basic Annualised Premium¹ paid) less total Guaranteed Cash Payment paid; or
 - Account 1 Value; and
- Any Account 2 Value.

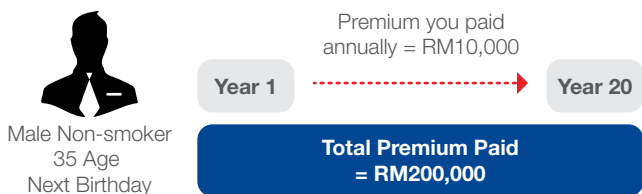
If there is any unpaid premium and overdue premium interest upon maturity, only the Account 1 Value and Account 2 Value (if any), shall be payable in one lump sum.

Note:

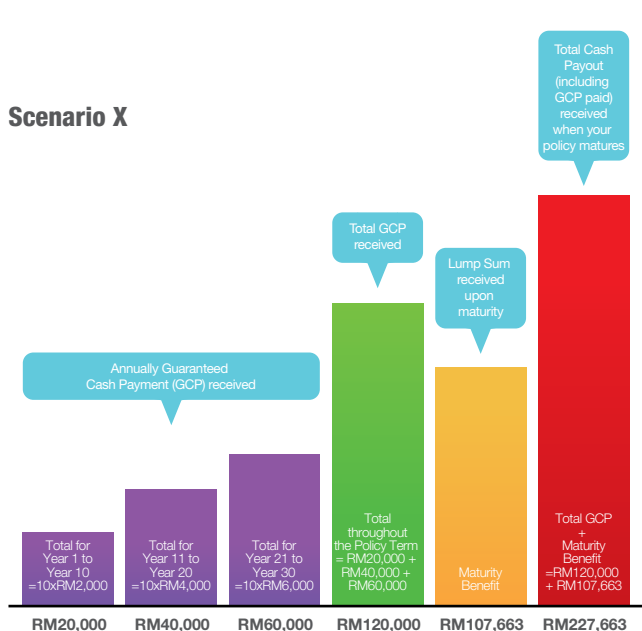
¹ Excluding any rider(s) premium, extra premium and advance premium paid.

Terms and conditions apply.

How will money potentially grow in 30 years?



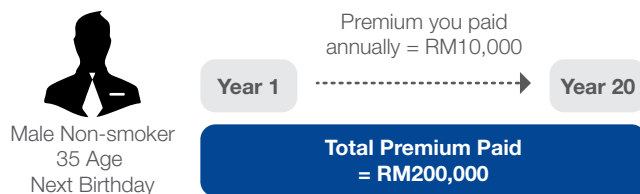
Scenario X



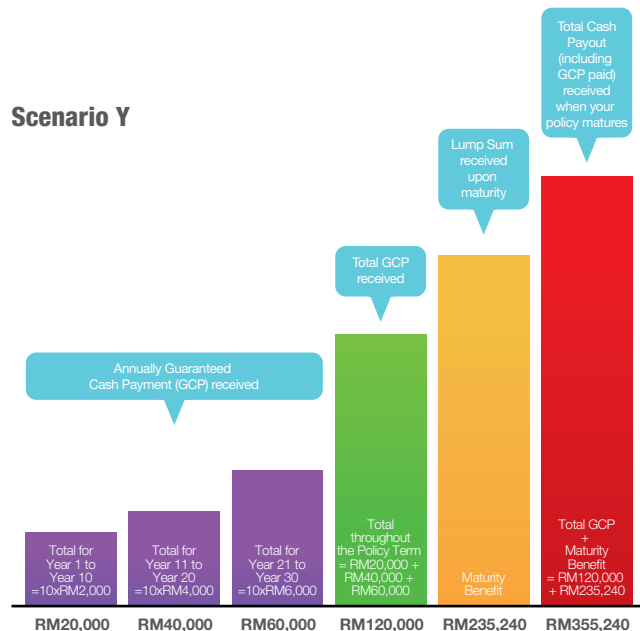
Note:

- The projected benefits are for illustrative purposes only and not depicted in accordance to any scale. The above illustrations are based on Scenario X (assuming the projected Net Crediting Rate is 2.32% for all years). The actual Crediting Rates are NOT GUARANTEED and the past investment performance is not an indication of its future performance. It assumes the Life Assured decides to receive the GCP every year.
- Please refer to the sales illustration for further details.
- Terms and conditions apply.

How will money potentially grow in 30 years?



Scenario Y



Note:

- The projected benefits are for illustrative purposes only and not depicted in accordance to any scale. The above illustrations are based on Scenario Y (assuming the projected Net Crediting Rate is 6% for the first 20 years and 3.93% from 21 years onwards). The actual Crediting Rates are NOT GUARANTEED and the past investment performance is not an indication of its future performance. It assumes the Life Assured decides to receive the GCP every year.
- Please refer to the sales illustration for further details.
- Terms and conditions apply.



Death or Total and Permanent Disability (TPD) Benefit

With Great Flexi Plus, you and your loved ones are protected against the unexpected.

In the event of death, the following benefits will be payable:

The higher of:

- Prevailing Sum Assured equivalent to (105% of total Basic Premium¹ paid) less total Guaranteed Cash Payment paid; or
 - Account 1 Value; and
- Any Account 2 Value.

In the event of TPD prior to the policy anniversary of age 70 years next birthday, the Company will advance the death benefit in accordance with the provisions of the policy.

Note:

¹ Excluding any rider(s) premium, extra premium and advance premium paid.

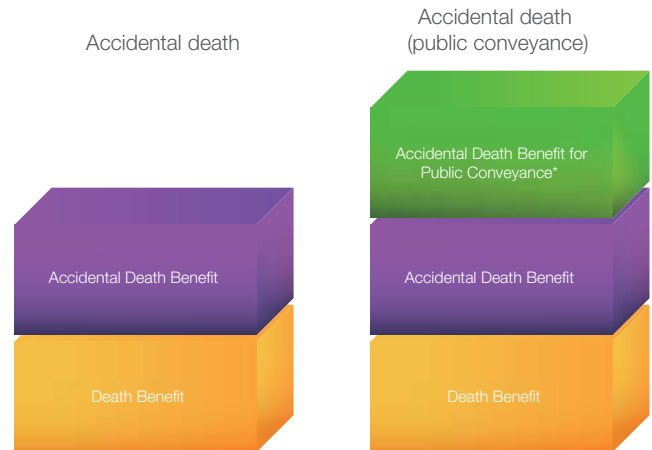
Terms and conditions apply.






Additional Coverage on Accidental Death

Protection is gainful but accidents are painful! The below benefit will be payable should death occur due to an accident:

Accidental death occurs prior to the policy anniversary of age 70 years next birthday



Remarks:

-  additional Prevailing Sum Assured equivalent to (105% of total Basic Premium¹ paid) less total GCP paid.
-  additional Prevailing Sum Assured equivalent to (105% of total Basic Premium¹ paid) less total GCP paid.
-  Prevailing Sum Assured equivalent to (105% of total Basic Premium¹ paid) less total Guaranteed Cash Payment paid; or Account 1 Value; and any Account 2 Value.

Frequently Asked Question

* Accidental Death of the Life Assured resulted while traveling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); or while riding as a passenger in an elevator or electric lift; or in consequence of the burning of any theatre, cinema, hotel or other public building in which the Life Assured shall be present at the time of commencement of the fire.

Note:

- ¹ Excluding any rider(s) premium, extra premium and advance premium paid.
- The projected benefits are for illustrative purposes only and not depicted in accordance to any scale.
- Please refer to the sales illustration for further details.
- Terms and conditions apply.



Uninterrupted protection with No-Lapse Guarantee

Great Flexi Plus comes with 'No-Lapse Guarantee'. This valuable feature ensures that your policy will continue to remain in force even if your Account 1 Value and Account 2 Value (if any), become zero, so long as all premiums are paid up to date and there is no overdue premium interest on your policy.

Note: Terms and conditions apply.

Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 60 years next birthday.

Note: Terms and conditions apply.

Q: What is the minimum and maximum Basic Annualised Premium for this plan?

	Basic Annualised Premium ¹	
	Up to 59 years next birthday	60 years next birthday
Minimum	RM2,400	RM6,000
Maximum	Subject to underwriting	

The application is subject to the applicable underwriting requirements.

Note:

¹ Excluding any rider(s) premium, extra premium and advance premium paid.

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 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 or on the Risk Commencement Date or on the date of any reinstatement, whichever is later.
 - Accidental death benefit is not payable if the death of the Life Assured does not occur within ninety (90) days from the date of accident.

The exclusions highlighted here are not exhaustive. Full details 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 monthly (by credit card, banker's order, internet banking or debit only).

Q: What are the current fees and charges?

A: Insurance charges will be deducted from Account 1 on each due date of insurance charge based on Net Sum Assured* for death and TPD benefit; and based on Prevailing Sum Assured for accidental death and accidental death (public conveyance) benefit. The insurance charges may vary with the attained age next birthday, gender and smoking status, where applicable. The insurance charges will also increase as you grow older.

* Net Sum Assured (NSA) = Prevailing Sum Assured (PSA) – Account 1 Value, subject to a minimum of zero

Surrender charges apply to Account 1 upon surrender of basic policy or on the partially surrendered amount from Account 1 upon reduction of basic premium.

Policy Year	Surrender Charge (% of Surrendered Value From Account 1 Value)
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
Thereafter	0%

A monthly policy fee of RM7.00 will be deducted from Account 1 at the beginning of each policy month.

The crediting spread is 0.9% per annum.

Note:

i) *The fees and charges levied may change from time to time.*

ii) *In the event your Account 1 Value is insufficient to deduct the insurance charges and policy fees, those unpaid policy fees and insurance charges shall be accumulated and deducted upon:*

- *the payment of premium; or*
- *partial or full surrender of Account 1; or*
- *full withdrawal of Account 2 (if any); or*
- *any payment of benefit or claim proceeds admitted under this policy; or*
- *any other transaction made under this policy as may be determined by the Company.*

Q: Will I be entitled to tax benefits?

A: Benefits received from Great Flexi Plus 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 Flexi Plus is a limited pay non-participating universal life endowment plan with 30 years coverage term. 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, however, the fees and charges are not guaranteed and Company might revise the charges deducted by giving 3 months' notice.

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 Account 1 Value, unallocated premium for this policy, charges such as insurance charge and policy fee, Account 2 Value (if any) and rider premium (if any), minus the expenses incurred for medical examination (if any).

If you surrender your policy early, you may get back less than the amount you have paid. The basic policy will not lapse if you do not pay premiums after 30 days grace period as long as there is a sufficient value in Account 1 and Account 2 to pay the insurance charges and policy fees. Any premium paid after grace period will not be eligible for credited return which has been determined prior to such payment. It will be charged with overdue premium interest at a rate to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. The interest is chargeable from the premium due date and will not be allocated into Account 1 and Account 2 (if any). Your policy may lapse if you fail to pay your premium and the required charges exceed the value in Account 1 and Account 2 (if any).

Credited return is calculated based on the crediting rate. The actual crediting rates are **NOT GUARANTEED and will fluctuate based on the investment performance.** A higher credited return may be credited if the investments have performed well and conversely, a lower or negative credited return may be credited if the investments have performed poorly. A negative crediting rate will result in a reduction of Account Value. Company may invest primarily in fixed income securities. To optimise the total returns, it may also invest in equities in both domestic and foreign equities, i.e. Singapore, Hong Kong and China with the balance in cash and cash equivalents.

Any amount of the premium paid for your basic policy that has not been allocated into Account 1 is used to meet the payment of commissions to intermediaries and general expenses of the Company.

This brochure 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 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.

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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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