

GREAT PREMIER WEALTH 3

Short-term commitment, long-term rewards

Komitmen jangka pendek untuk ganjaran jangka panjang



Short-term commitment, long-term rewards

Grow your savings to achieve your aspirations

Life may be challenging, but your future need not be. Now, you can work towards attaining your long-term financial aspirations without the commitment of a prolonged premium payment term.

Great Premier Wealth 3 is an endowment plan that offers generous yearly Survival Benefits starting from the end of the first policy year, non-guaranteed Cash Bonuses, increasing protection and attractive maturity payout, which includes 160% of your Basic Sum Assured.

Benefits at a glance

- Short-term commitment for premium payments
- Guaranteed Survival Benefits throughout policy term
- Non-guaranteed Cash Bonuses
- Increasing protection with Additional Sum Assured
- Death or Total and Permanent Disability (TPD) Benefit
- Double sum assured for accidental death
- Maturity Benefit

Note: Terms and conditions apply.

Short-term commitment, long-term rewards

Enjoy a shorter premium payment term to better manage your financial commitments while you benefit from long-term cash savings and protection. Choose between a premium payment term of either 5 or 10 years depending on your needs and goals.

Policy Term	Premium Payment Term
25 years	5 or 10 years

Note: Terms and conditions apply.

Guaranteed Survival Benefits throughout policy term

Grow your savings with the yearly guaranteed Survival Benefits. With an attractive annual payout starting from the end of the first policy year, you can receive up to a total of 170% of your Basic Sum Assured. You can opt to withdraw your Survival Benefits yearly or accumulate them with the Company for even bigger savings at the maturity of the plan.

The Survival Benefits rates are as follows:

End of Policy Year	Survival Benefits (% of Basic Sum Assured)
1 – 5	6%
6 – Maturity	7%
TOTAL	170%

Note: Terms and conditions apply.

Cash Bonuses on top of everything

Great Premier Wealth 3 delivers what it promises and more. It may also help boost your savings further with yearly non-guaranteed Cash Bonuses. Use this additional cash, if any; as you wish – spend it on your loved ones, or accumulate it with the Company to generate a bigger payout at the maturity of the plan.

Note: Terms and conditions apply.

Up to 186% of Basic Sum Assured for added assurance

For added assurance, Great Premier Wealth 3 even increases your sum assured gradually, up to 186% of the Basic Sum Assured depending on the policy year in which death or TPD occurs at no extra cost to you. This extra sum of money will provide added security should the unexpected happen.

The Additional Sum Assured payable on top of your Basic Sum Assured is as follows:

Policy Year	Additional Sum Assured (% of Basic Sum Assured)
1 – 3	Nil
4	25.0%
5	45.5%
6	56.5%
7	66.5%
8	76.0%
9 and thereafter	86.0%

Note: Terms and conditions apply.

Death or Total and Permanent Disability (TPD) Benefit

In the event of death, or in the event of TPD prior to the policy anniversary of age 65 years next birthday, you can have the comfort of knowing that your loved ones will be financially looked after. They will receive the Basic Sum Assured, Additional Sum Assured, if any; accumulated Survival Benefits, if any; Cash Bonus (including any accumulated Cash Bonus), if any; and Terminal Bonus, if any; in accordance with the provisions of the policy.

Note: Terms and conditions apply.

Double sum assured for accidental death

If accidental death occurs within the policy term and prior to the policy anniversary of age 65 years next birthday, your loved ones will receive an additional amount of 100% of the total of the Basic Sum Assured and Additional Sum Assured, if any.

Note: Terms and conditions apply.

Maturity Benefit

Upon maturity, you will receive 160% of the Basic Sum Assured; Survival Benefits (including any accumulated Survival Benefits), if any; Cash Bonus (including any accumulated Cash Bonus), if any; and Terminal Bonus, if any.

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 55 years next birthday.

Q: How much sum assured can I purchase?

A: The minimum sum assured for both plans are RM10,000. Any application for the minimum or higher sum assured is subject to the applicable underwriting requirements.

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.

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 auto debit).

Q: Will I be entitled to tax benefits?

A: Benefits received from these plans 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 Premier Wealth 3 is a limited pay participating endowment plan with guaranteed Survival Benefits and non-guaranteed Cash Bonuses. Premiums are payable until the end of the premium payment term, or until death or TPD, whichever occurs first. Any increase in coverage shall entail an increase in premium payment. However, the premium rates are guaranteed and will remain the same throughout the premium payment term.

You should satisfy yourself that these plans 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 full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. 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 Cash Bonus and Terminal Bonus are not guaranteed.

The actual bonuses that would be declared may be more or less depending on the operating and investment results experienced by the Company.

The policy may not have a 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 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 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.

HEAD OFFICE

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41150 Klang, Selangor
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Jalan Md Lazim Saim
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No. S25/5252-T & U
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