

GREAT RETIREMENT PLAN

Live your golden years with financial ease

Jalani usia emas anda dengan pengurusan kewangan yang mudah



Live your golden years with financial ease

Everyone dreams of a comfortable retirement

What would be your ideal retirement lifestyle? Working hard all your life, retirement is the time to live your dreams; be it travelling around the world, spending quality time with your loved ones or doing the things that you love the most.

Without prudent planning, coupled with the effects of inflation; your savings may not be enough to secure your ideal retirement lifestyle. Great Retirement Plan will provide you a stream of guaranteed income to supplement your retirement fund. Furthermore, you can enjoy yearly annuity tax relief of up to RM3,000. There is no better time to start saving early to help you achieve your ideal retirement lifestyle.

Benefits at a glance

- Guaranteed Income
- Annuity tax relief of up to RM3,000
- Payout for unfortunate event
- Hassle-free application

Note: Terms and conditions apply.

Guaranteed Income

Everyone dreams of having a retirement that would not be affected by uncertainties. With Great Retirement Plan, you can retire with better peace of mind by receiving a stream of guaranteed yearly income for 10 years.

Here are sample illustrations of the Guaranteed Income payable based on the entry age and premium payment term.

Guaranteed Income based on Annual Premium of RM3,000			
Premium Payment Term = 10 years		Premium Payment Term = Up to the policy year of age 60 years next birthday	
Entry Age	Guaranteed Income (RM)	Entry Age	Guaranteed Income (RM)
35	7,432.50	35	15,052.50
45	5,002.50	45	7,327.50

The Guaranteed Income is payable every year for 10 years starting from the end of policy year of age 60 years next birthday or at the end of your premium payment term, whichever is later, depending on your choice of premium payment term and entry age.

Note: Terms and conditions apply.

Annuity tax relief of up to RM3,000

You may qualify for tax relief of up to RM3,000 yearly for premiums paid during year 2012 to 2021, subject to the approval of the Inland Revenue Board. This is on top of the RM6,000 personal insurance tax relief provided for other life insurance plans you may have.

Note: Tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Payout for unfortunate event

Great Retirement Plan provides financial relief for you and your family when you need it most – be it for medical costs, homecare or living expenses. Should an unfortunate event such as death, TPD or diagnosis of any of the critical illnesses (except for Angioplasty and other invasive treatments for coronary artery disease) occurs, you or your loved ones will receive a lump sum payment of the cash value of the policy.

Note: Terms and conditions apply.

Hassle-free application

We've made it easy for you to take up the plan with a simple application process where no medical underwriting is required.

Note: Terms and conditions apply.

Frequently Asked Questions

Q: Who can apply?

A:

Premium Payment Term	10 years	Up to the policy year of age 60 years next birthday
Minimum Entry Age	18 years next birthday	
Maximum Entry Age	55 years next birthday	50 years next birthday

Q: What is the minimum annual premium?

A: The minimum annual premium is RM2,000.

Q: Can I increase or reduce my premium?

A: You are not allowed to increase your premium. However, you may reduce your premium* during the policy term and you will get back a partial surrender value calculated based on the annual premium to be reduced. Guaranteed Income will then be revised and reduced accordingly with the revised annual premium.

**Subject to a minimum revised annual premium of RM3,000.*

Q: How long do I have to pay my premiums?

A: You can choose to pay premiums for 10 years, or up to the policy year of age 60 years next birthday.

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 some of the exclusions under the plan?

A: No benefit is payable under the following circumstances:

- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Critical illness which commence, occur or are diagnosed before the risk commencement date or before the date of any reinstatement, whichever is later.

Note: The critical illnesses covered under this plan shall exclude Angioplasty and other invasive treatments for coronary artery disease.

The exclusions highlighted here are not exhaustive. Full details of exclusions are available in the policy document.

Important Notices

Great Retirement Plan is a traditional regular premium non-participating deferred annuity certain plan. Premiums are payable until the end of the premium payment term, or until diagnosis of any of the critical illnesses (except for Angioplasty and other invasive treatments for coronary artery disease), or until Death or TPD of the Life Assured, whichever occurs first. Premium will remain the same throughout the premium payment term.

In the event of death, TPD or being diagnosed with any one of the critical illnesses (except for Angioplasty and other invasive treatments for coronary artery disease), the cash value payable to you may be less than the total premiums paid.

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 full premium would be refunded to the policy owner.

It is important to note that an annuity plan may not be suitable for you if you need to withdraw money regularly before you retire or if you wish to receive a lump sum payment as soon as you retire. You should be aware that this plan does not provide you an income stream for as long as you live. Thus, you may need to rely on other sources of income after the 10 years payout period for guaranteed income.

The policy may not have a guaranteed minimum cash value on termination until after you have paid premiums for one year. If you surrender your policy early, you may get back less than the amount you paid. **If you fully surrender your policy before the payout period for Guaranteed Income, the Inland Revenue Board will impose a tax penalty of 8% on the cash value. Such tax penalty will be deducted from the cash value and be paid to the Inland Revenue Board by the Company. If partial surrender is exercised before the payout period for Guaranteed Income, the Inland Revenue Board will impose a tax penalty of 8% on the partial cash value. Such tax penalty will be deducted from the partial cash value and be paid to the Inland Revenue Board by the Company.** 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 the policy.

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, consumer education booklet on Medical and Health Insurance product (MHI) 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 English, Bahasa Malaysia and Chinese versions of this brochure, the English text 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 / IBU PEJABAT / 总公司

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

 03-4259 8888

 03-4259 8000

 wecare-my@greasternlife.com

 www.greasternlife.com

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.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilisenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）在2013年金融服务法令下获得执照并由马来西亚国家银行管制。

有关最新通讯资料，请浏览本公司网页。

BRANCH OFFICES / PEJABAT CAWANGAN / 分行地址

Alor Setar

66 & 68, Jalan Teluk Wan Jah
05200 Alor Setar, Kedah
Tel: 04-731 9877 Fax: 04-731 9878

Batu Pahat

109, Jalan Rahmat
83000 Batu Pahat, Johor
Tel: 07-432 5562 Fax: 07-432 5560

Bintulu

No. 313, Lot 3956, Phase 4
Bintulu Parkcity Commerce Square
Jalan Tun Ahmad Zaidi /
Jalan Tanjung Batu
97000 Bintulu, Sarawak
Tel: 086-336 676 Fax: 086-332 601

Ipoh

Wisma Great Eastern
16, Persiaran Tugu, Greentown Ave
30450 Ipoh, Perak
Tel: 05-254 2027 Fax: 05-255 5578

Johor Bahru

10th Floor, Menara Pelangi
Jalan Kuning, Taman Pelangi
80400 Johor Bahru, Johor
Tel: 07-334 1022 Fax: 07-334 9122

Klang

No. 8 & 10, Jalan Tiara 2A
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
Tel: 09-748 2332 Fax: 09-744 9701

Kota Kinabalu

Wisma Great Eastern
Level 4 & 5, No. 65 Jalan Gaya
88000 Kota Kinabalu, Sabah
Tel: 088-252 033 Fax: 088-210 437

Kuala Terengganu

2nd 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 & 1st 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
10200 Penang
Tel: 04-262 2141 Fax: 04-262 2140

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah
Tel: 089-213 484 Fax: 089-271 343

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban
Negeri Sembilan
Tel: 06-763 6120 Fax: 06-763 1480

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak
Tel: 084-312 829 Fax: 084-333 925

Taiping

133A, Jalan Barrack
34000 Taiping, Perak
Tel: 05-805 1021 Fax: 05-805 1023

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah
Tel: 089-771 322 Fax: 089-762 341