

GREAT WEALTH ACCUMULATOR 3

Your first step towards smart wealth accumulation

Langkah pertama anda untuk mengumpul kekayaan dengan bijak



**Great
Eastern**

A member of the OCBC Group

Your first step towards smart wealth accumulation

Giving you every reason to save

Do you sometimes feel that saving a small amount is not going to get you anywhere? If so, you will be glad to know that what you save today can go a long way towards giving yourself and your loved ones a better future.

Great Wealth Accumulator 3 is an endowment plan that is not only affordable but a smart way towards wealth accumulation. With it, you get to enjoy a regular stream of cash along the way. That's not all. This plan also protects you against the unexpected.

Benefits at a glance

- Long-term protection and limited premium payment term
- Guaranteed Survival Benefits
- Non-guaranteed Cash Bonuses
- Additional Sum Assured
- Death or Total and Permanent Disability (TPD) Benefit
- Accidental Death Benefit
- Maturity Benefit

Note: Terms and conditions apply.

Long-term protection and limited premium payment term

Take advantage of the limited premium payment term as shown in the table below, to enjoy long-term savings and coverage.

Policy Term	Premium Payment Term
Up to Life Assured's age 70 years next birthday	20 years

Note: Terms and conditions apply.

Enjoy guaranteed Survival Benefits all through your policy term

With Great Wealth Accumulator 3, you will receive a guaranteed Survival Benefit, which is equivalent to 3.8% of the Basic Sum Assured every 2 years during the premium payment term and thereafter 3.8% of the Basic Sum Assured every year, at the end of policy year, until death, TPD, surrender, maturity or termination of the policy; whichever occurs first. You have the flexibility to withdraw or accumulate it with the Company for a bigger payout in the future.

Here is a sample illustration based on the profile of male, aged 30 years next birthday at the time of policy purchase:

End of Policy Year	Survival Benefits (% of Basic Sum Assured)
2	3.8%
4	3.8%
6	3.8%
8	3.8%
10	3.8%
12	3.8%
14	3.8%
16	3.8%
18	3.8%
20 – 40	3.8%
TOTAL	114%

Note: The above is used for illustrative purposes only. The total Survival Benefits payable is dependent on the entry age. Hence, your total Survival Benefits may differ from the above illustration. Terms and conditions apply.

Non-guaranteed Cash Bonuses to top it off

Great Wealth Accumulator 3 does not just guarantee you Survival Benefits. You may also receive non-guaranteed Cash Bonuses to boost your savings further. This extra pool of money may be used to meet any immediate financial objectives, or accumulate it with the Company to generate a bigger payout at the maturity of the plan.

Note: Terms and conditions apply.

More assurance with Additional Sum Assured

From the 2nd policy year onwards, your coverage will grow incrementally up to 200% of your Basic Sum Assured, depending on the policy year in which death or TPD occurs. Best of all, no additional premium is required for this added assurance.

The Additional Sum Assured payable on top of your Basic Sum Assured is shown in the following table:

Policy Year	Additional Sum Assured (% of Basic Sum Assured)
1	Nil
2 – 5	12.5%
6 – 10	25.0%
11 – 13	38.0%
14 – 17	65.0%
18 – the second-to-Final Policy Year	75.0%
Final Policy Year	100.0%

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, your loved ones 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.

Extra protection with Accidental Death Benefit

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. You can put your worries away knowing that they will have additional funds to carry on with their lives.

Note: Terms and conditions apply.

Frequently Asked Questions

Maturity Benefit

At the end of your policy term, you will receive a lump sum payment consisting 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.

Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 45 years next birthday.

Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is 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 Great Wealth Accumulator 3 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 Wealth Accumulator 3 is a limited pay participating endowment plan with guaranteed Survival Benefit and non-guaranteed Cash Bonus. 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 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 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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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) dilesenkan 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。