

GREAT 110 LEGACY

There is no greater legacy than inspiring endless possibilities
Tiada peninggalan warisan lebih hebat selain yang dapat mengilhamkan segala kemungkinan



CELEBRATE
110
GREAT YEARS



Great
Eastern

A member of the OCBC Group

There is no greater legacy than inspiring endless possibilities

Securing the future of your loved ones is one of the greatest gifts that anyone can bestow. By creating a priceless legacy for them, you can ensure that your family will be well provided for, today and tomorrow. Although life is filled with uncertainties, we can help ensure that your legacy will not only be protected but will also be enhanced – through Great 110 Legacy.

Providing added protection against the unexpected, the plan is specially designed to endow you with extra benefits for a greater future. With Great 110 Legacy, you can confidently embrace all of life's possibilities with a legacy that lets you go further towards realising your dreams.

Benefits at a glance



Double protection against death or Total & Permanent Disability



Additional coverage up to 4 times the Basic Sum Assured for accidental death



Guaranteed Survival Benefits



Enhanced protection with optional riders

Note: Terms and conditions apply.



Double protection against death or Total & Permanent Disability (TPD)

Great 110 Legacy helps ease the financial burden on you and your loved ones should the unfortunate occur. Upon death or TPD, the plan pays out in one lump sum the higher of 200% of the Basic Sum Assured (BSA) or total premiums paid including health loading (if any) without interest, in accordance with the provisions of the policy.

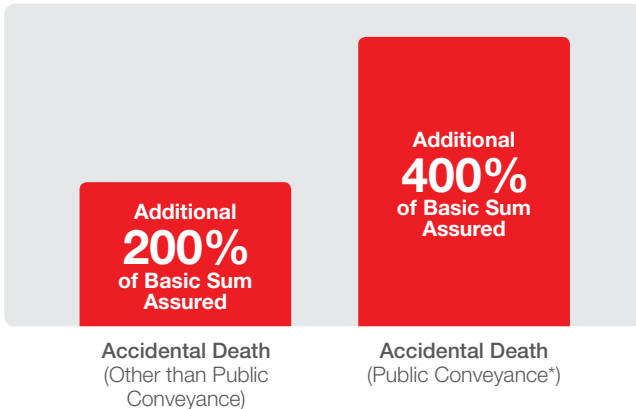
Note: Terms and conditions apply.



Additional coverage up to 4 times the Basic Sum Assured for accidental death

Should the unexpected occur, even the best laid plans will be affected. To help secure the future for the ones who matter most to you, a substantial Accidental Death Benefit will be payable upon death due to accident prior to the policy anniversary of the attained age 70 years next birthday.

How this Accidental Death Benefit increases your protection:



*Accidental death of the life assured resulted while travelling 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: Terms and conditions apply.



Guaranteed Survival Benefits

With Great 110 Legacy, you will receive guaranteed Survival Benefits payable to you at the end of each of the last ten policy years, until death or surrender of the policy, whichever occurs first. 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 shall be payable as follows:

Policy Year (End of Policy Year)	Survival Benefits
Policy Term minus 9	10% of BSA
Policy Term minus 8	10% of BSA
Policy Term minus 7	10% of BSA
Policy Term minus 6	10% of BSA
Policy Term minus 5	10% of BSA
Policy Term minus 4	10% of BSA
Policy Term minus 3	10% of BSA
Policy Term minus 2	10% of BSA
Policy Term minus 1	10% of BSA
Policy Term (at Maturity)	Higher of: a) 20% of BSA; or b) Total premiums paid* minus 90% of BSA

*Including health loading (if any) without interest

Note: Terms and conditions apply.

Overview of the benefits



Enhanced protection with optional riders

You can enjoy greater peace of mind by attaching these riders to your Great 110 Legacy plan:

- Payer Benefit Rider
Waives premiums should death or disability occur to the payer.
- Payer Benefit Extra Rider
Waives premiums should death, disability or critical illness occur to the payer.
- Premium Waiver on CI Rider
Waives premiums should critical illness occur to the life assured.

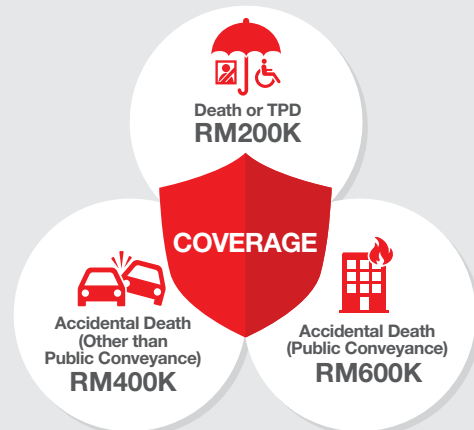
Note: Terms and conditions apply.

An example of the Great 110 Legacy journey:



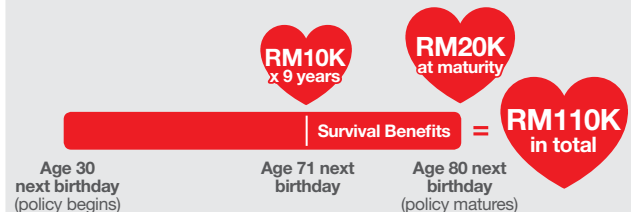
A 30-year old non-smoker male purchases **Great 110 Legacy** with a Basic Sum Assured (BSA) of RM100,000. His premium is RM1,910 annually payable for 50 years (RM1,910 x 50 years = RM95,500) or until policy termination, whichever comes first.

He will enjoy **enhanced protection** against death or TPD or accidental death.



Note: Only one of the above will be payable.

He will receive **Survival Benefits** payable at the end of each of the last 10 policy years.



Note: The example above is used for illustrative purposes only. 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 age next birthday.

Q: How much Sum Assured can I purchase?

A: The minimum Sum Assured for this plan is RM100,000. 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:

- Pre-existing conditions.
- 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 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 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 110 Legacy 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.

Annual Premium Rate Table

Entry Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	5.70	5.70	5.50	5.50
2	5.95	5.95	5.75	5.75
3	6.15	6.15	5.95	5.95
4	6.40	6.40	6.20	6.20
5	6.60	6.60	6.40	6.40
6	6.90	6.90	6.70	6.70
7	7.20	7.20	7.00	7.00
8	7.50	7.50	7.25	7.25
9	7.80	7.80	7.55	7.55
10	8.10	8.10	7.80	7.80
11	8.55	8.55	8.20	8.20
12	8.95	8.95	8.55	8.55
13	9.35	9.35	8.90	8.90
14	9.75	9.75	9.25	9.25
15	10.15	10.15	9.60	9.60
16	10.60	10.60	10.05	10.05
17	11.05	11.05	10.50	10.50
18	11.45	12.15	10.95	11.65
19	11.90	12.80	11.40	12.30
20	12.30	13.45	11.80	12.95
21	12.95	14.15	12.40	13.65
22	13.55	14.85	13.00	14.30
23	14.20	15.55	13.60	15.00
24	14.80	16.25	14.20	15.65
25	15.40	16.95	14.80	16.30
26	16.15	17.80	15.55	17.10
27	16.90	18.60	16.25	17.90
28	17.65	19.45	17.00	18.65

Important Notices

Annual Premium Rate Table (Cont'd)

Entry Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
29	18.40	20.25	17.70	19.45
30	19.10	21.05	18.40	20.20
31	20.05	22.10	19.30	21.20
32	20.95	23.10	20.20	22.15
33	21.90	24.10	21.05	23.15
34	22.80	25.10	21.95	24.10
35	23.70	26.10	22.80	25.05
36	24.90	27.45	23.95	26.35
37	26.10	28.75	25.10	27.60
38	27.30	30.10	26.25	28.90
39	28.50	31.40	27.40	30.15
40	29.65	32.70	28.55	31.40
41	31.25	34.65	30.10	33.10
42	32.85	36.60	31.65	34.80
43	34.45	38.55	33.15	36.45
44	36.05	40.50	34.70	38.15
45	37.65	42.45	36.20	39.80
46	39.95	45.75	38.40	42.80
47	42.25	49.05	40.60	45.75
48	44.50	52.30	42.75	48.75
49	46.80	55.60	44.95	51.70
50	49.05	58.85	47.10	54.65
51	51.20	61.45	49.15	57.55
52	53.30	64.05	51.20	60.40
53	55.45	66.65	53.20	63.30
54	57.55	69.25	55.25	66.15
55	59.65	71.85	57.25	69.00

Great 110 Legacy is a non-participating endowment plan that matures at age 80 years next birthday or 30 policy years, whichever is later. Premiums are payable until maturity of the plan, or upon policy termination, whichever occurs first. Any increase in coverage shall entail an increase in premium payment. However, the premium rates are guaranteed and 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 will 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 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 / 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) 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。

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

Wisma Great Eastern
02-01, Blok A
Komersil Southkey Mozek
Persiaran Southkey 1
Kota Southkey, 80150 Johor Bahru
Tel: 07-336 9388 Fax: 07-336 9383

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, KTL D
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