

Life + Health Protection

# SMARTPROTECT JUNIOR

Chart a secure future for your child



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As you look forward to growing your family with your child, it pays to plan ahead – the earlier, the better. That's because you want to ensure your child is properly prepared against life's uncertainties and is set to enjoy a bright future right from the start of his or her life.

With Smart**Protect** Junior, you can protect your little bundle of joy starting from infancy or even before your child is born, by providing long-term life insurance protection. At the same time, you will be preparing him or her for a bright future with access to professionally managed investment funds. You can be rest assured that your child can grow up protected and prepared for the future with Smart**Protect** Junior.

## Benefits at a glance



Protection with investment allocation that increases over time



Protection against death or Total and Permanent Disability (TPD)



Additional 1% on sum assured each year



Maturity benefit



No-Lapse Guarantee feature as a safety net



Financial flexibility for a secure tomorrow



Optional education savings for your child



Boost protection with additional optional riders

*Note: Terms and conditions apply.*



## Protection with investment allocation that increases over time

SmartProtect Junior is a regular premium investment-linked insurance plan that gives you access to professionally managed unit funds. It allows your child to enjoy long-term coverage up to age 100 years next birthday.

The insurance premiums paid are allocated to the unit funds at rates that increase over time as follows:

Policy Year	Insurance Premium Allocation Rate
1-3	60%
4-6	80%
7-8	95%
9 and above	100%

Note: Terms and conditions apply.



## Protection against death or TPD

SmartProtect Junior provides you and your child with essential coverage against life's uncertainties. If the unexpected happens to your child, the basic sum assured, additional sum assured and total investment value will be paid out.

Should TPD occur prior to the policy anniversary on which your child attains age 70 next birthday, the basic sum assured, additional sum assured and total investment value will be paid out in accordance with the provisions of the policy.

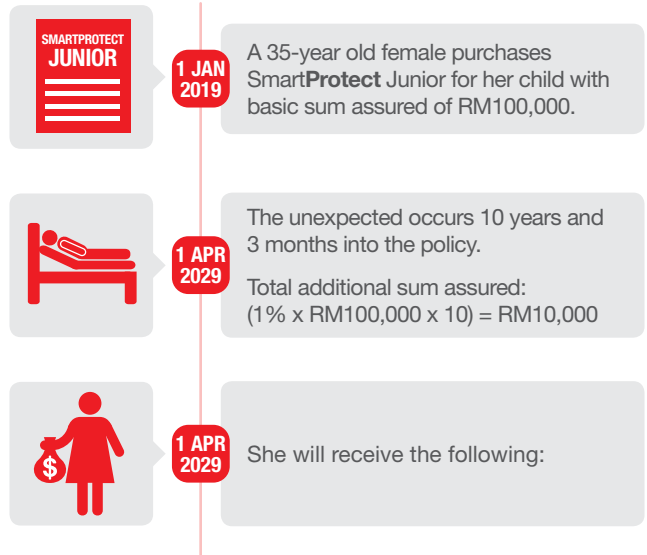
Note: If this plan commences before the birth of your child, the abovementioned coverage will only start from the next monthly due date following your child's birth. Other terms and conditions apply.



## Additional 1% on sum assured each year

With SmartProtect Junior, an additional sum assured of 1% of the basic sum assured is provided to you upon every completed policy year, should death or TPD occur, up to the end of the 30th policy year.

### An example of how this works:



### Total payout upon death:

Basic sum assured + additional sum assured + total investment value =  
RM110,000 + total investment value



Note: The example above is used for illustrative purposes only. Terms and conditions apply.



### Maturity benefit

Once the policy matures, you will receive 100% of your total investment value.

*Note: Terms and conditions apply.*



### No-Lapse Guarantee as a safety net

SmartProtect Junior comes with a 'No-Lapse Guarantee' for the first three policy years starting from the day the policy is in force. This valuable feature ensures that your policy will continue to remain in force even if your total investment value becomes zero, so long as the premiums are paid consistently on each premium due date or during the grace period and no withdrawal is made within the first three policy years.

*Note: Terms and conditions apply.*



### Financial flexibility for a secure tomorrow

SmartProtect Junior lets you tailor the protection and investment levels to suit your own needs and goals. To safeguard your child's financial security in the future, you can even bolster the resources you leave him, with the option of boosting the investment value of your policy via single premium top-ups subject to a minimum of RM1,000 per top-up.

*Note: Terms and conditions apply.*



### Optional education savings for your child

SmartProtect Junior also opens doors to better education opportunities for your child with IL EduSaver, an optional regular-premium investment top-up attachable to this plan to assist you in building education savings for your child's future.

Premiums paid for IL EduSaver will be allocated into an Education Fund Account, which will be payable to you in one lump sum according to the table below:

	Amount of total account value in Education Fund Account payable
On the policy anniversary on which your child attains age 18 years next birthday	50%
Upon maturity	100%

*Note: Terms and conditions apply.*



## Boost protection with other additional optional riders

You can enjoy further peace of mind by attaching various comprehensive riders to your Smart**Protect** Junior plan. These are some of the riders available for you to choose from:

- **SmartMedic / SmartMedic Xtra / SmartMedic Enhancer / Smart Extender / Smart Extender Max**  
Provides medical protection against unexpected emergencies.
- **IL Critical Illness Benefit Rider**  
Helps secure your finances should critical illness occur to the life assured.
- **IL Critical Illness Plus Rider**  
Provides additional coverage should critical illness occur to the life assured.
- **IL Junior CI Plus Rider**  
Provides financial protection against child critical illnesses.
- **IL Premium Waiver Extra Rider (Jr)**  
Waives premiums should disability or critical illness occur to the life assured.
- **IL Payer Benefit Extra Rider (Jr)**  
Waives premiums should death, disability or critical illness occur to the payer.

*Note: Terms and conditions apply.*

## Description of Funds

The choice of funds should be based on, among others, your tolerance to risk. Please seek advice from your agent or the Company on the types of funds which will suit your tolerance to risk.

The fund management charge is not guaranteed and may vary from time to time by giving you 3 months' advance written notice. The available funds are:

Funds	Fund Descriptions	Fund Management Charge (per annum)
Lion Balanced Fund	A fund which invests in a mixture of equities (ranging from 40% to 60%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate level of volatility.	1.00%
Lion Fixed Income Fund	A fund which invests in fixed income securities, for example government and corporate bonds as well as cash and cash equivalents. This fund seeks to provide consistent returns at low levels of volatility. Although the fund invests mainly in Malaysia (40% to 100%), it may also partially invest in foreign fixed income securities (up to 50%), to enhance the fund's returns.	0.50%
Lion Progressive Fund	A fund which invests in a mixture of equities (ranging from 50% to 90%) and fixed income securities. This fund seeks to provide medium to long-term capital appreciation, with a moderate-to-high level of volatility.	1.35%

## Description of Funds (Cont')

Funds	Fund Descriptions	Fund Management Charge (per annum)
Dana Sejati	A fund which invests in Shariah approved fixed income securities, for example government and corporate sukuk as well as Islamic money market papers/deposits. This fund seeks to provide consistent returns at low levels of volatility. Although the fund invests mainly in Malaysia (40% to 100%), it may also partially invest in foreign Shariah approved fixed income securities (up to 50%), to enhance the fund's returns.	0.50%
Lion Strategic Fund	A fund which invests in a mixture of equities, fixed income securities and money market instruments. There is flexibility in asset allocation as this fund may invest solely in fixed income securities or equities. This fund seeks to provide medium to long-term capital appreciation, with a moderate level of volatility.	1.25%
Lion Enhanced Equity Fund	A fund where 80% to 100% of the investments are in equities, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia (50% to 100%), it may also partially invest in Singapore (up to 25%) and Hong Kong (up to 25%), if and when necessary, to enhance the fund's returns.	1.50%

Funds	Fund Descriptions	Fund Management Charge (per annum)
Dana Gemilang	A fund where 80% to 100% of the investments are in equities, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation. Although the fund invests mainly in Malaysia (50% to 100%), it may also partially invest in Singapore (up to 25%) and Hong Kong (up to 25%), if and when necessary, to enhance the fund's returns. The fund only invests in Shariah-approved securities.	1.50%
Lion Small Mid Cap Fund	A fund where 60% to 100% of investments are in equities with the balance in cash and/or cash equivalents, which may be volatile in the short term. This fund seeks to achieve medium to long-term capital appreciation, investing in Malaysian (50% to 100%) Small and Medium Market Capitalisation ("Small Mid Cap") equities. It may partially invest in foreign Small Mid Cap equities (Asia Pacific excluding Japan region) if and when necessary, to enhance the fund's returns.	1.40%

*Note: Terms and conditions apply.*

# Frequently Asked Questions

## Q: Who can apply?

A:

Life Assured	Entry Age	
Unborn Child	Minimum	13 weeks of gestational period
	Maximum	35 weeks of gestational period
Child	Minimum	30 days attained age
	Maximum	15 years age next birthday

*Note: Where the life assured is an unborn child, the Smart Baby Shield riders, which provide pregnancy care and child care coverage, will be attached to this plan.*

## Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is RM12,000. Any application for SmartProtect Junior is subject to the Company's 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, 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 the current fees and charges?

A: Insurance Charges: Applicable to the sum assured, and varies according to life assured's age, gender, smoking habits and health condition.

*Note: If this plan commences before the birth of your child, the first deduction for the insurance charges for this plan and (unless otherwise stated) for the attachable riders, will be made on the next monthly due date*

*immediately following the Expected Due Date ("EDD") of the life assured, and subsequently, the insurance charges are deducted monthly from the value of your units.*

Monthly Policy Fee: RM6.00.

*Note: If the plan is purchased before the birth of your child at the commencement of this plan, policy fee for the prenatal period will be collected upfront at policy inception.*

Fund Management Charge: You can refer to the Description of Funds for the details on fund management charge.

*Note: Changes to fees and charges can be made on policy anniversary by giving you 3 months' advance written notice.*

## Q: Will I be entitled to tax benefits?

A: Benefits received from SmartProtect Junior 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

Smart**Protect** Junior is a regular premium investment-linked insurance plan. Some of the choices of funds invest in Shariah-approved securities. However, this is not a Shariah-compliant product. **This plan is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.** Premiums are payable for the whole term of the policy, or until death or TPD or termination of the policy, whichever comes first.

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:

- a) the total investment values of the policy based on the net asset value at next valuation date; and
- b) the investment values of the units which have been cancelled to pay for insurance charges and policy fee; and
- c) the amount of the premiums that have not been allocated; minus the medical expenses incurred for medical examinations, if any.

Net asset value is the single price at which the policy owner buys the units in a unit fund and sells the units back to the unit fund. If you switch over 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 the policy switching or replacement.

In cases where the purchase involves a premium of a sizeable amount i.e. RM5,000 and more, you should consider purchasing a single premium investment-linked insurance plan as single premium plans offer better allocation rates for investment. However, please take note that single premium plans may not offer as much insurance protection as regular premium plans and may have less riders/supplementary benefits available.

You may stop paying the premiums and still enjoy protection as long as there is a sufficient total investment value to pay for the insurance charges, policy fee and supplementary benefit premiums, where applicable. However, there is a possibility of the

policy lapsing when the required charges, including rider charges, exceed the value of the fund units available. Purchasing too many unit-deduction riders may deplete the fund units.

In the event the actual sustainability of the policy is reduced due to revision of insurance charges, the Company may vary the Basic Annual Premium and any regular investment top-ups on policy anniversary by giving you 3 months' advance written notice.

Buying an investment-linked insurance plan is a long-term commitment. An early termination of the policy involves high costs and the withdrawal value is dependent on the prevailing market value of the underlying assets of the unit fund. Therefore, the withdrawal value may be less than the total premiums paid. The policy value may rise or fall, based on the underlying performance of the funds. The performance of the funds is not guaranteed. The sustainability of the policy depends on the underlying performance of the funds. The investment risk under the policy will be borne solely by the policy owner. Past actual performance is not a guide to future performance, which may be different.

Any amount of the premium that has not been allocated to purchase units is used to meet the payment of commissions to intermediaries and general expenses of the Company. The Company reserves the right, in circumstances it considers exceptional, to suspend issuance or redemption of units.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Fund Fact Sheet, 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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75000 Melaka

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98000 Miri, Sarawak

### Penang

25, Light Street  
10200 Penang

### Sandakan

Lot 5 & 6, Block 40  
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Bandar Indah, Phase 7  
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90000 Sandakan, Sabah

### Seremban

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70000 Seremban  
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### Sibu

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96000 Sibu, Sarawak

### Taiping

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### Tawau

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## 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) 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。