

SMART LEGACY MAX

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



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It is important to put precautionary measures in place to safeguard your loved ones against the risks they might encounter when you are no longer with them. Although you can't predict what the future will hold, with some thought and planning now, you can help protect and strengthen the future financial security of your loved ones or even generations to come.

With Smart Legacy Max, your concerns will be taken care of knowing that your loved ones will be protected by your forward planning. It is a limited pay investment-linked insurance policy with access to professionally managed unit funds with the benefit of life insurance and coverage up to age 100 years old next birthday. This will help provide a greater, brighter and more secure financial future for you and your loved ones.

Benefits at a glance



**Long-term protection
with flexible premium
payment term**



**Additional 1% on sum
assured each year**



**High coverage for Death
or Total and Permanent
Disability (TPD) benefit**



**Additional protection
for accidental death**



Booster Reward



**No-Lapse
Guarantee**



**Flexible protection and
investments levels**



**Extra protection with
additional riders**

Note: Terms and conditions apply.



Long-term protection with flexible premium payment term

Smart Legacy Max is a limited pay investment-linked insurance plan with access to professionally managed Unit Funds that allows you to enjoy a long-term coverage of up to age 100 next birthday. Together with the flexibility of selecting your preferred premium payment term of either 5, 10 or 20 years depending on your needs, you can better manage your financial commitments towards your goals.

Based on the chosen premium payment term, the insurance premiums paid are allocated to the unit funds at the following rates:

Policy Year	Allocation Rate %		
	Premium Payment Term		
	5 Years	10 Years	20 Years
1	75	63	43
2	75	63	43
3	92.5	86	76
4	92.5	86	76
5	92.5	92.5	85
6	N/A	92.5	85
7 & above	N/A	100	100

For policies with Basic Annual Premium exceeding the maximum amount of Insurance Premium allowed under regulatory requirement based on the chosen coverage, the amount in excess will be treated as Balancer.

Based on the protection and investment level, your premium may be segregated into Insurance Premium and Balancer (regular premium in excess of the Insurance Premium). The Balancer portion is allocated at 95% allocation rate to unit funds throughout the chosen premium payment term.

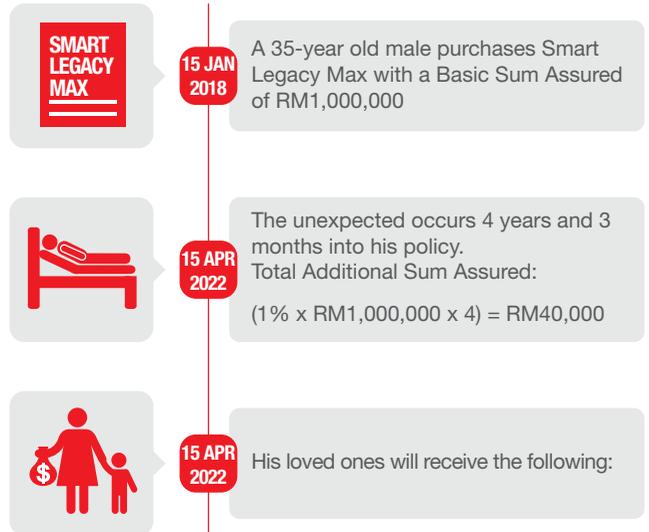
Note: Terms and conditions apply.



Extra safety net of 1% Additional Sum Assured each year

With Smart Legacy Max, an additional sum assured of 1% of Basic Sum Assured is provided upon every completed policy year, up to a maximum of 30%. This extra financial cushion for your loved ones is calculated as follows:

An example of how this works:



Total Payout upon death:

Basic Sum Assured + Additional Sum Assured + Total Investment Value (TIV)
= **RM1,040,000 + TIV**



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



Enjoy high protection against death/TPD

With protection coverage starting from RM500,000, Smart Legacy Max helps ensure that you and your loved ones will not be financially burdened. Should death or TPD occur, the Basic Sum Assured, Additional Sum Assured and TIV will be paid out in accordance with the provisions of the policy.

Note: Terms and conditions apply.



Additional protection against Accidental Death

You can never know when the untoward may occur. To help secure the future for your nearest and dearest, an Accidental Death Benefit will be payable upon death due to accident prior to the policy anniversary of the attained age 70 years next birthday as follows:

Accidental Death (Other than Public Conveyance)	Accidental Death (Public Conveyance*)
Additional amount of 100% of Basic Sum Assured and any applicable Additional Sum Assured	Additional amount of 200% of Basic Sum Assured and any applicable Additional Sum Assured

* 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.

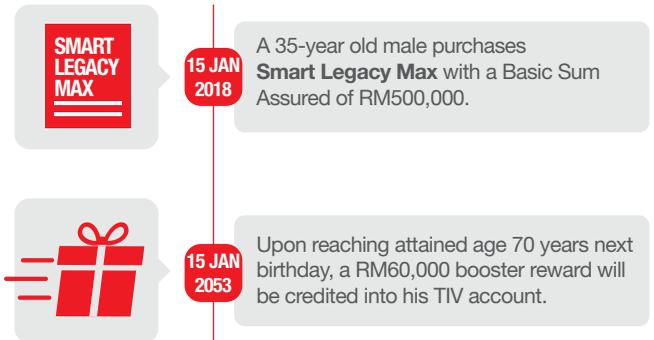
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Booster Reward

By making an investment for your family's future, you will be rewarded for your foresight. A booster reward of 12% of the Basic Sum Assured will be credited into your TIV on the policy anniversary of attained age 70 years next birthday or at the end of the 30th policy year, whichever is later, provided the policy is in force and all premiums due are paid up to date.

An example of how this works:



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



Security of No-Lapse Guarantee (NLG)

Smart Legacy Max comes with a 'No-Lapse Guarantee' for the first six policy years. This valuable feature ensures that your policy will continue to remain in force even if your TIV 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 six policy years.

Note: Terms and conditions apply.



Financial flexibility for a secure tomorrow

Smart Legacy Max lets you tailor your protection and investment levels to suit your own needs and goals. To safeguard your family's financial security in the future, you can even bolster the resources you leave them 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.



Boost protection with additional riders

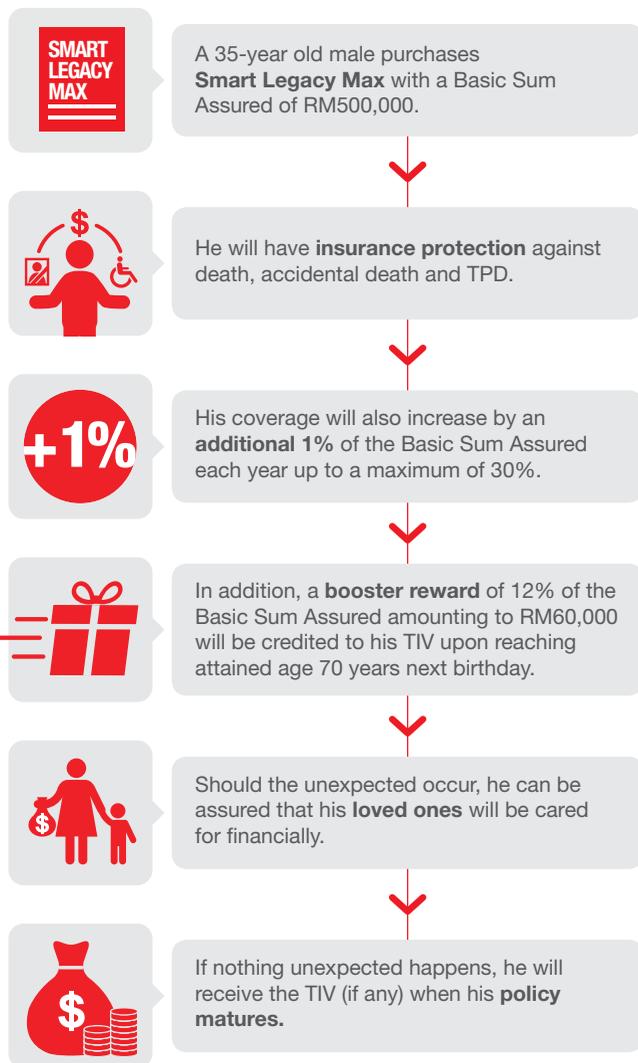
You can enjoy greater peace of mind by attaching these riders to your Smart Legacy Max plan:

- **IL Payer Benefit Rider**
Waives premiums should death or disability occur to the payer.
- **IL Payer Benefit Extra Rider**
Waives premiums should death, disability or critical illness occur to the payer.
- **IL Waiver of Premium on TPD Rider**
Waives premiums should disability occur to the life assured.
- **IL Premium Waiver on CI Rider**
Waives premiums should critical illness occur to the life assured.
- **IL Premium Waiver Extra Rider**
Waives premiums should disability or critical illness occur to the life assured.
- **IL Critical Illness Benefit Rider**
Provides coverage should any one of the covered events occur to the life assured.

Note: Terms and conditions apply.

Overview of the Benefits

An example of the Smart Legacy Max journey:



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 70 years next birthday.

Q: How much Sum Assured can I purchase?

A: The minimum sum assured for this plan is RM500,000. 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, 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: What are the current fees and charges?

A: Insurance charges: Applicable to the sum assured, and may vary according to age next birthday, gender, smoking habits and health condition.

Monthly Policy Fee: RM6.36

Fund Management Charge: 0.50% - 1.50% per annum depending on your choice of fund.

Note: The fees and charges levied may change from time to time. The monthly policy fee is subject to Goods and Services Tax ("GST") and the amount shown above is inclusive of the GST.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Legacy Max 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

Smart Legacy Max is a limited pay investment-linked insurance. Some of the choices of funds invest in Shariah-approved securities. **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.** This is not a Shariah-compliant product. Premiums are payable until the end of the premium payment term, 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.

In cases where the purchase involves a premium of a sizeable amount e.g. 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.

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 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 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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