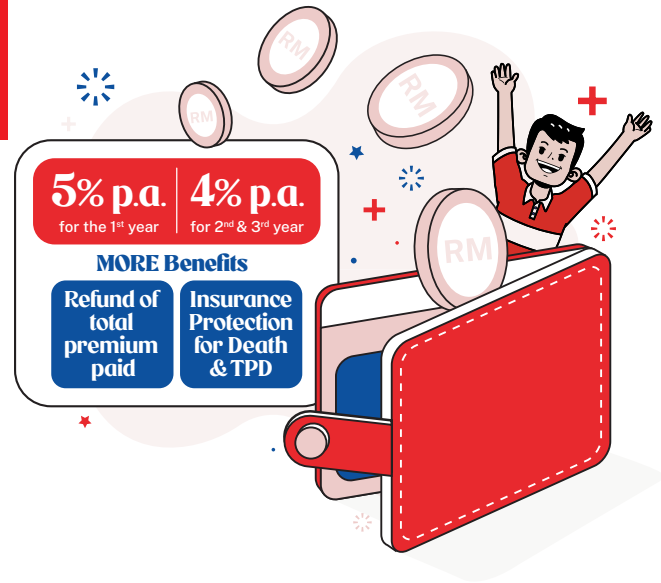


# GREAT Returns Extra

## Reach for Great wealth returns and more with GREAT Returns Extra

Enhance your financial wellbeing with this exclusive offer that provides guaranteed returns of up to **5.0% p.a.** for the 1<sup>st</sup> year and **4.0% p.a.** for the 2<sup>nd</sup> & 3<sup>rd</sup> year. Furthermore, you will receive the capital guaranteed plus the terminal bonus (if any) upon maturity. With a limited premium payment term of 2 years, this plan also provides 3 years' coverage against Death and Total and Permanent Disability ("TPD").

Offer period from 1 May 2023 to 31 May 2023, the policy to be in force by 31 May 2023 subject to availability (on a first come first serve basis and the fund size is determined by the Company).



## Benefits at a glance

**GREAT Returns Extra** provides the following benefits:

 **Grow your savings with guaranteed returns of up to 5.0% p.a. for the 1<sup>st</sup> year and 4.0% p.a. for the 2<sup>nd</sup> and 3<sup>rd</sup> year.**

**GREAT Returns Extra** comes with a limited premium payment term of 2 years and coverage term of 3 years. Enjoy the growth of savings with the guaranteed yearly survival benefits of 3.5% of your total premium paid\* for three (3) years.

Additionally, the limited time offer of this **GREAT Returns Extra** further entitles you to an extra **1.0%** of your total premium paid payable upfront by 1 August 2023 plus an additional **0.5%** of your total premium paid\* payable at the end of each policy year.

End of Policy Year	Survival Benefits & Additional Survival Benefits (% of Total Premium Paid)	Payout Method	Total Survival Benefits (% of Total Premium Paid)
1	3.5% + 1.0% + 0.5%	1.0% Additional Survival Benefit will be paid out <b>by 1 August 2023</b> 0.5% Additional Survival Benefit will be paid out at the <b>end of Policy Year 1</b> , together with the 3.5% Survival Benefit payment for GREAT Returns Extra policies	5.0%
2	3.5% + 0.5%	0.5% Additional Survival Benefit will be paid out at the <b>end of Policy Year 2</b> , together with the 3.5% Survival Benefit payment GREAT Returns Extra policies	4.0%
3	3.5% + 0.5%	0.5% Additional Survival Benefit will be paid out at the <b>end of Policy Year 3</b> , together with the 3.5% Survival Benefit payment for GREAT Returns Extra policies	4.0%

Note: Terms and conditions apply.

## Capital guaranteed with terminal bonus (if any) upon maturity

On top of the survival benefit, take advantage of this two (2)-year premium endowment plan with 100% capital guaranteed and terminal bonus (if any) upon maturity.

Note: Terms and conditions apply.

## Insurance Protection

In the event of death, or in the event of TPD prior to the policy anniversary of age 70 next birthday, 103.5% of the total premium paid\* plus the terminal bonus (if any) will be payable to you.

If death or TPD of the life assured as a result of non-accidental cause occurs within the first six (6) policy months, the total premium paid\* is subject to a maximum aggregate amount per life of RM1,500,000 and any excess amount shall be refunded together with the death or TPD benefit.

Note: Terms and conditions apply.

## Hassle free enrolment with no medical underwriting

With no health questions asked and no medical examinations required, signing up for this plan is easy.

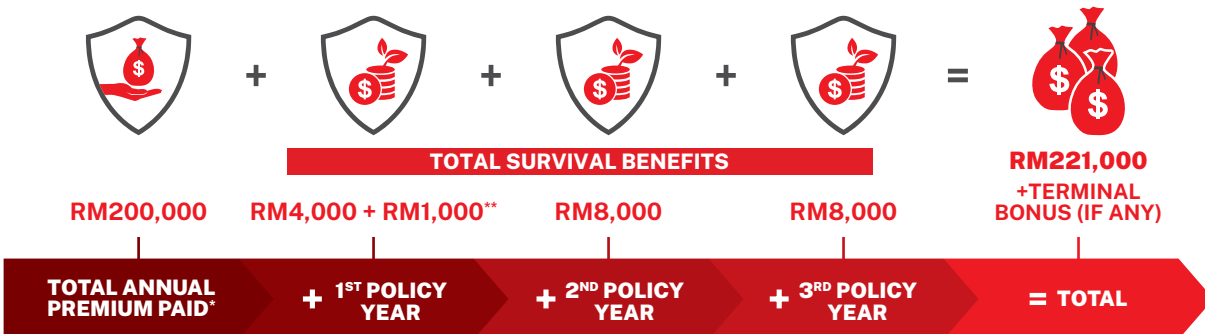
Note: Terms and conditions apply.

## How GREAT Returns Extra works:

An example is illustrated below with annual premium of RM100,000.

End of Policy Year	Annual Premium (RM)	Total Premium Paid* (RM)	Survival Benefit + Additional Survival Benefits (% of Total Premium Paid*)	Total Survival Benefits (RM)
1	100,000	100,000	3.5% + 1.0%** + 0.5% = 5.0%	3,500+1,000+500 = 5,000
2	100,000	200,000	3.5%+0.5% = 4.0%	7,000+1,000=8,000
3	-	200,000	3.5%+0.5% = 4.0%	7,000+1,000=8,000

## Total Guaranteed Payouts



Notes:

- Total premium paid shall exclude any premium paid in advance.
- The 1.0% p.a. of the Additional Survival Benefit will be paid out **by 1 August 2023**.
- Terms and conditions apply.

## Frequently asked questions

### Q: Who can apply?

A:

Entry Age Next Birthday	
Minimum	17
Maximum	70

### Q: What is the minimum and maximum premium for this plan?

A:

Annual Premium	
Minimum	RM15,000
Maximum	No Limit

## Q: What are some of the exclusions under the plan?

A: No payment of benefits will be payable for any of the following:

- Death during first policy year as a result of suicide, while sane or insane.
- TPD has existed prior to the risk commencement date.
- TPD is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
- TPD is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- TPD is resulted from the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD is resulted from war, whether declared or undeclared.

*The exclusion list may not be exhaustive. For full list of the exclusions, please refer to the policy contract.*

## Q: How do I pay my premiums?

A: Only annual payment mode is available and you can pay your premium by internet banking, JomPAY, Banker's order or cheque.

## Q: Can I pay two (2) years premium at once?

A: Yes, you can pay your second year annual premium in advance by using our Advanced Premium Account facility. The Advanced Premium Account shall accumulate with interest at the prevailing rate to be determined solely by the Company from time to time starting from the risk commencement date or advance premium payment transaction date, whichever is later. The advance premium should be paid together with the initial premium before the risk commencement date and the advance premium amount must be the same as the initial premium.

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

A: Benefits received from **GREAT Returns Extra** 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 Returns Extra** is a two (2)-year regular premium participating endowment plan that provides survival benefit at the end of each policy year with three (3)-year coverage term. Premiums are payable for two (2) years or until death or termination of the policy, whichever occurs 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 full premium would be refunded to the policy owner after deducting the credited additional survival benefit, if any.

**The terminal bonus is 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.

Cash value is available upon inception of the policy. If you surrender your policy early, you will get back less than the amount you have paid. The credited additional survival benefit amount of 1.0% of total premium paid will be deducted from the surrender value of the policy if you surrender your policy within 1<sup>st</sup> policy year. If you stop paying premium, the policy shall be terminated and the cash value shall be paid to you. Cessation of premium payment will lead to early termination of coverage.

This material 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 flyer, the English version shall prevail.

*The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad. Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.*

**For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.**

## Reach for Great

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