

Life Protection

# SMARTPROTECT LEGACY MAX

There is no greater legacy than inspiring endless possibilities



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Precautionary measures are crucial to safeguard your loved ones against the challenges they may encounter when you are no longer with them. While you may not be able to predict what the future holds, you can protect and strengthen your financial security with some planning now.

With SmartProtect Legacy Max, you can ensure that you have sufficient financial resources to take care of your loved ones if the unexpected strikes. On top of the benefit of life insurance coverage till the age of 100 next birthday, this plan grants you access to a host of professionally managed unit funds and a flexible premium payment term to suit your goals. This will help provide a greater, brighter and more secure financial future for your loved ones – even the generations to come.

## Benefits at a glance



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



**Additional 1% sum assured each year**



**High protection against death or Total and Permanent Disability (TPD)**



**Additional coverage for accidental death**



**Booster reward to celebrate policy milestones**



**Security of No-Lapse Guarantee**



**Financial flexibility for a secure tomorrow**



**Your choice of unit funds**



**Boosted protection with optional riders**

*Note: Terms and conditions apply.*



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

Smart**Protect** Legacy Max is a limited pay investment-linked insurance plan that allows you to enjoy a long-term coverage of up to age 100 next birthday. With the flexibility of selecting your preferred premium payment term of 5, 10, 20 or 30 years depending on your needs, you can better manage your financial commitments towards meeting your goals.

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

Policy Year	Insurance Premium Allocation Rate (%)		
	Premium Payment Term		
	5 Years	10 Years	20 Years & 30 Years
1	86	80	60
2	86	80	60
3	86	80	60
4	96	90	80
5	96	90	80
6	N/A	90	80
7	N/A	95	95
8	N/A	95	95
9 & above	N/A	100	100

Based on your chosen protection and investment level, your premium may be segregated into Insurance Premium and Balancer (regular premium in excess of the Insurance Premium). For policies with a 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.

The Balancer portion is then allocated at a 95% allocation rate to unit funds throughout your chosen premium payment term.

*Note: Terms and conditions apply.*



### Extra safety net of 1% additional sum assured each year

An additional sum assured of 1% of the basic sum assured is provided to you upon every completed policy year, up to a maximum of 30%.

*Note: Terms and conditions apply.*



### High protection against death or Total and Permanent Disability (TPD)

With coverage starting from RM500,000, Smart**Protect** Legacy Max helps ensure that you and your loved ones will not be financially burdened. Upon death, either the basic sum assured plus additional sum assured, or the total investment value, whichever is higher, will be paid out. Upon TPD prior to the policy anniversary of the attained age 70 years next birthday, the basic sum assured plus additional sum assured less total investment value will be payable.

*Note: Terms and conditions apply.*



### Additional coverage for accidental death

The untoward may occur at the most unexpected of times. To help secure the future for your nearest and dearest, an accidental death benefit will be payable upon death due to accidental causes 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 100% of basic sum assured + any applicable additional sum assured	Additional 200% of basic sum assured + any applicable additional sum assured

\* Accidental death of the life assured which 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.

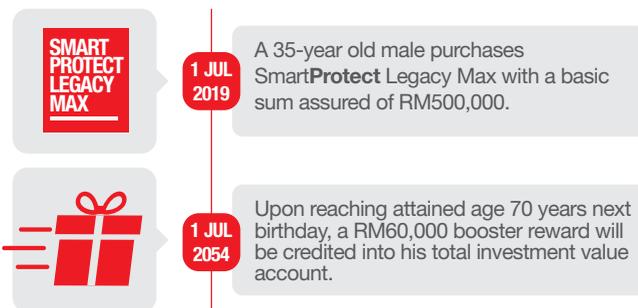
Note: Terms and conditions apply.



### Booster reward to celebrate policy milestones

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 total investment value account 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

SmartProtect Legacy Max comes with a 'No-Lapse Guarantee' for the first 6 policy years. 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 6 policy years.

Note: Terms and conditions apply.



## Financial flexibility for a secure tomorrow

Smart**Protect** 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.*



## Your choice of unit funds

Smart**Protect** Legacy Max gives you access to professionally managed funds. You can pick the funds that suit your risk appetite and investment style. If your needs change, simply switch to your choice of funds.

### 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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%
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%

Funds	Fund Descriptions	Fund Management Charge (per annum)
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%
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.



## Boosted protection with optional riders

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

- IL Critical Illness Benefit Advance 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 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 Extra Rider**  
 Waives premiums should disability or critical illness occur to the life assured.
- IL Premium Waiver on CI Rider**  
 Waives premiums should critical illness occur to the life assured.

Note: Terms and conditions apply.

## Overview of the Benefits

### An example of the SmartProtect Legacy Max journey:



SMART  
PROTECT  
LEGACY  
MAX

A 35-year old male purchases SmartProtect Legacy Max with a basic sum assured of RM500,000.



He will have **insurance protection** against death, accidental death and TPD.



His coverage will also increase by an **additional 1%** of the basic sum assured each year up to a maximum of 30%.



In addition, a **booster reward** of 12% of the basic sum assured amounting to RM60,000 will be credited to his total investment value account upon reaching attained age 70 years next birthday.



Should the unexpected occur, he can be assured that his **loved ones** will be cared for financially.



If nothing unexpected happens, he will receive the total investment value (if any) when his **policy matures**.

*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 SmartProtect Legacy Max 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:
- 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.
  - TPD that has existed prior to the risk commencement date of the policy or the date of any reinstatement, whichever is later.
  - Accidental death benefit if death of the life assured does not occur within 90 days from the date of accident.

*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:
- a) Insurance charges will be deducted monthly and may vary according to the net sum assured, age, gender, smoking habits and health condition.  
Net sum assured = Basic sum assured – total investment value, subject to a minimum of zero.
  - b) Monthly Policy Fee: RM6.00
  - c) 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 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

SmartProtect Legacy Max is a limited pay 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 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 the 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 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, the prospect 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 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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86000 Kluang, Johor

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15200 Kota Bharu, Kelantan

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98000 Miri, Sarawak

### Penang

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10200 Penang

### Sandakan

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Lorong Indah 15  
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Mile 4, North Road  
90000 Sandakan, Sabah

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70000 Seremban  
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96000 Sibu, Sarawak

### Taiping

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### Tawau

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## HEAD OFFICE

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by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.