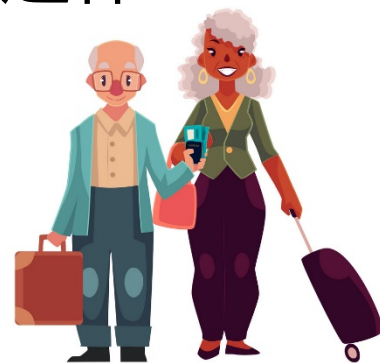


责任



\$ 退休



债务



教育

SPLM as DEBTS
cancelation

SMART PROTECT LEGACY MAX

Coverage for
i) Death, or
ii) Total Disabled

Increase RM5,000/yr

44 Critical Illness Coverage
- Premium Waived



Duration (Yrs)

Immediate

5

10

15

20

25

30

SPLM 20
20 PPT

Total Premium Pd
Estimated Policy Value

4,200 per year

4,200
1,977

21,000
12,384

42,000
27,299

63,000
57,778

84,000
84,983

126,000
90,790

168,000
115,752

PAYOUT ON DEATH

x3	x2	Natural Death	500,000	520,000	545,000	570,000	595,000	645,000	650,000
		Accidental Death	1,000,000	1,040,000	1,090,000	1,140,000	1,190,000	1,290,000	1,300,000
		Accidental Death in Public Conveyance	1,500,000	1,560,000	1,635,000	1,710,000	1,785,000	1,935,000	1,950,000

Will Receive **RM 60,000** bonus at year 30 or age 70 (if policy still inforce and payment up to date) whichever later

100% F1- LION BALANCED FUND

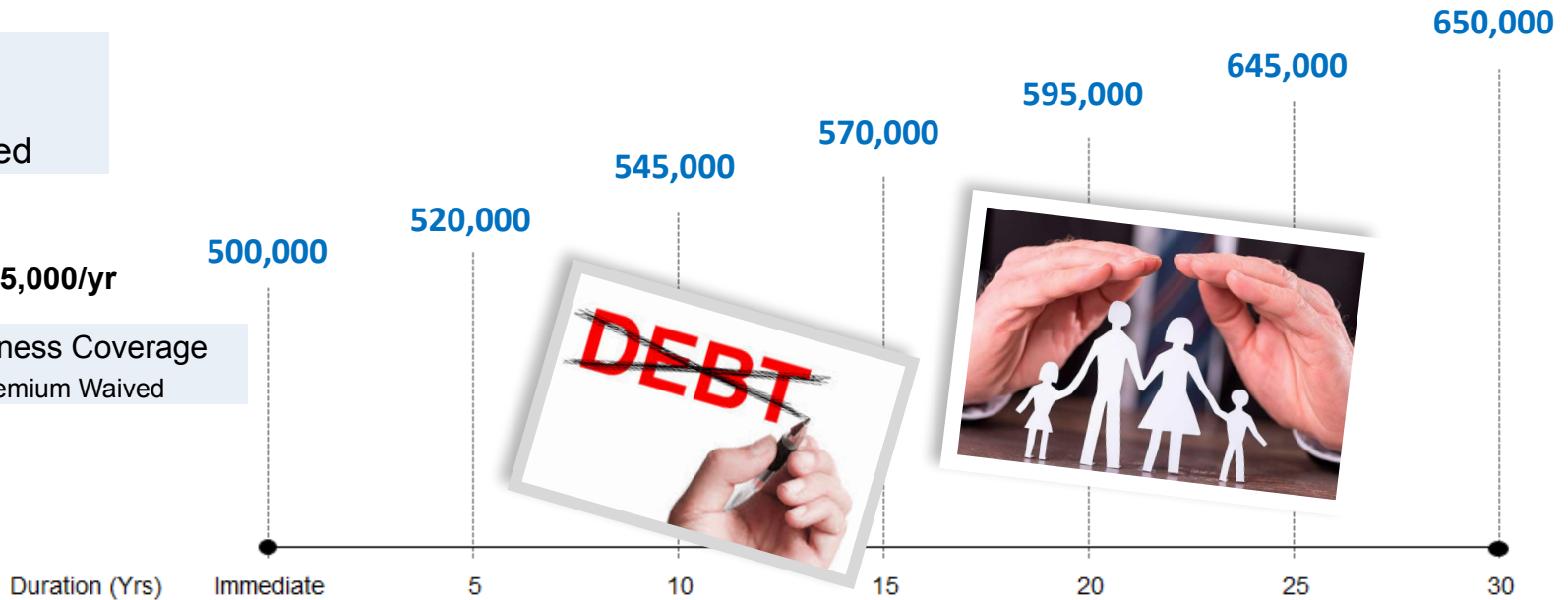
BOLDed figure means premium stopped
RED figure means estimated policy value has surpassed total premium paid

SMART PROTECT LEGACY MAX

Coverage for
i) Death, or
ii) Total Disabled

Increase RM5,000/yr

44 Critical Illness Coverage
- Premium Waived



SPLM 10 10 PPT							
Total Premium Pd	6,000	30,000	60,000	90,000	120,000	180,000	240,000
Estimated Policy Value	4,306	24,451	57,602	64,633	70,293	68,543	79,038

PAYOUT ON DEATH

Natural Death	500,000	520,000	545,000	570,000	595,000	645,000	650,000
Accidental Death	1,000,000	1,040,000	1,090,000	1,140,000	1,190,000	1,290,000	1,300,000
Accidental Death in Public Conveyance	1,500,000	1,560,000	1,635,000	1,710,000	1,785,000	1,935,000	1,950,000

Will Receive **RM 60,000** bonus at year 30 or age 70 (if policy still inforce and payment up to date) whichever later

BOLDed figure means premium stopped
RED figure means estimated policy value has surpassed total premium paid

100% F1- LION BALANCED FUND

SMART PROTECT LEGACY MAX

Coverage for
i) Death, or
ii) Total Disabled

Increase RM5,000/yr

44 Critical Illness Coverage
- Premium Waived



SPLM 5
5 PPT

Total Premium Pd	10,200	51,000	102,000	153,000	204,000	306,000	408,000
Estimated Policy Value	8,377	47,252	53,474	59,667	64,285	59,445	64,022

PAYOUT ON DEATH

Natural Death	500,000	520,000	545,000	570,000	595,000	645,000	650,000
Accidental Death	1,000,000	1,040,000	1,090,000	1,410,000	1,190,000	1,290,000	1,300,000
Accidental Death in Public Conveyance	1,500,000	1,560,000	1,635,000	1,710,000	1,785,000	1,935,000	1,950,000

Will Receive **RM 60,000** bonus at year 30 or age 70 (if policy still inforce and payment up to date) whichever later

BOLDed figure means premium stopped
RED figure means estimated policy value has surpassed total premium paid

100% F1- LION BALANCED FUND

	SPLM
Covers	Death / TPD
Payout (Death / TPD)	100% BSA + ASA
Accidental Death (<70)	200% BSA + ASA
Accidental Death In Public Conveyance (<70)	300% BSA + ASA
Additional SA	1% per year for 30 Yrs
Booster Reward	12% of BSA at year 30 or age 70, whichever later (T& C Apply)
Minimum SA	RM 500k
Maximum SA	Subject to Underwriting
Minimum Entry Age	30 Days
Maximum Entry age	ANB 70
Coverage Term	Up to ANB 100
Non Medical Limit Up to	4 Mil
Riders	ILPWE, ILPBE, CIBR
Premium Payment Term	Limited : 5, 10, 20, 30

SmartProtect Legacy Max

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)
 Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur
 Tel: +603 4259 8888
 Fax: +603 4259 8000
 Website: greateasternlife.com
 E-mail: wecare-my@greateasternlife.com
 Customer Service Careline : 1300-1300 88



Product Name : 0494 SmartProtect Legacy Max (SPLM) Premium Mode : Monthly
 Premium Payment Term : 30

Life Assured's Details

Name : MR Han voon
 Gender : Male
 Smoker : No
 Age Next Birthday : 40
 Occupation Class : 3

Plan	Coverage Period (Years)	Benefit Amount (RM)	Annualised Premium (RM)	Monthly Premium (RM)
Basic Plan:				
Insurance Premium	60	死亡 500,000	7,200.00	600.00
Balancer#	60	0	0.00	0.00
Unit deduction rider(s):				
U102 IL PWE	30	7,200	0.00	0.00
U189 SMCC	40	疾病 100,000	0.00	0.00
Total (RM)			7,200.00	600.00

All premium payable by a Business Organisation other than Great Eastern Life Assurance (Malaysia) Berhad, are subject to the prevailing government service tax.

Please see the attached fund fact sheet(s) for the past actual annual investment returns.

The amount you need to pay.

You should only purchase the riders you need as the cost of the riders will be borne by you. Riders are optional

At maturity or upon early cancellation, you may receive this amount (amount is not guaranteed)

End of Policy Year	Age at End of Policy Year	Premium Paid (RM)	Allocated Premium		Insurance Charges ¹ (RM)				Other Charges ¹ (RM)	Fund Management Charge (RM)		Sum Assured (RM)	Non-Guaranteed Total Investment Value ² (RM)		Non-Guaranteed Death Benefits ³ (RM)		Commission			
		(a)			(b)	(c)		(d)											(e)	(f)
		保费	RM	%	Basic Policy		Unit-deducting rider(s)			Scenario X	Scenario Y		Scenario X	Scenario Y	Scenario X	Scenario Y	Scenario X	Scenario Y	RM	%
					Scenario X	Scenario Y	Scenario X	Scenario Y												
1	41	7,200.00	4,320.00	60.00	631	631	481	481	72	25	24	500,000	3,141	3,187	500,000	500,000	3,240.00	45.00		
2	42	7,200.00	4,320.00	60.00	686	686	536	536	72	71	70	505,000	6,183	6,363	505,000	505,000	3,240.00	45.00		
3	43	7,200.00	4,320.00	60.00	751	751	586	586	72	115	116	510,000	9,121	9,520	510,000	510,000	1,440.00	20.00		
4	44	7,200.00	5,760.00	80.00	831	830	633	633	72	169	173	515,000	13,384	14,112	515,000	515,000	1,440.00	20.00		
5	45	7,200.00	5,760.00	80.00	925	924	697	697	72	231	239	520,000	17,503	18,684	520,000	520,000	1,080.00	15.00		
6	46	7,200.00	5,760.00	80.00	1,035	1,032	797	797	72	291	305	525,000	21,424	23,186	525,000	525,000	1,080.00	15.00		
7	47	7,200.00	6,840.00	95.00	1,152	1,147	884	884	72	356	378	530,000	26,238	28,721	530,000	530,000	0.00	0.00		
8	48	7,200.00	6,840.00	95.00	1,280	1,272	1,017	1,017	72	426	457	535,000	30,807	34,166	535,000	535,000	0.00	0.00		
9	49	7,200.00	7,200.00	100.00	1,420	1,409	1,159	1,159	72	494	538	540,000	35,468	39,861	540,000	540,000	0.00	0.00		
10	50	7,200.00	7,200.00	100.00	1,565	1,548	1,293	1,293	72	561	619	545,000	39,867	45,455	545,000	545,000	0.00	0.00		
15	55	7,200.00	7,200.00	100.00	2,528	2,454	1,925	1,925	72	832	998	570,000	57,371	71,327	570,000	570,000	0.00	0.00		
20	60	7,200.00	7,200.00	100.00	3,855	3,637	3,206	3,206	72	951	1,285	595,000	64,230	90,363	595,000	595,000	0.00	0.00		
30	70	7,200.00	7,200.00	100.00	10,301	9,035	5,516	5,516	72	437	1,263	645,000	85,520	145,254	645,000	645,000	0.00	0.00		
40	80	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00		
50	90	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00		
60	100	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00		

¹The illustrated insurance and other charges are not guaranteed and may be varied from time to time. The basic policy's insurance and other charges may be varied by giving 3 months' notice to policy owners. Please refer to Table 2 for the notice period for revision of insurance charges of the respective riders.

²Booster reward of RM60,000 will be credited into your total investment value on the policy anniversary of age 70 years next birthday, provided that the policy is in force and all premiums due are paid up-to-date, subject to the terms and conditions of the policy.

³ The death benefit payable is the higher of the sum assured or total investment value. For accidental death benefit payable, please refer to the Product Disclosure Sheet.

A Where the non-guaranteed total investment value becomes zero, it means that your unit fund is no longer able to pay for your insurance cover.

Your insurance charges will increase as you get older. In the later years, it is possible for your insurance charges to be higher than your premium paid. The above illustration shows that your insurance charges are higher than your premium paid starting from age 61 under Scenario Y and age 61 under Scenario X, where your total investment value

SmartProtect Legacy Max

The basic sum assured for this plan is RM500,000.

Basic Plan Benefit	
1) Death Benefit	<p>The higher of:</p> <ul style="list-style-type: none"> • basic sum assured plus additional sum assured; or • total investment value. <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>
2) TPD Benefit	<p>If TPD occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the Company will pay the excess of basic sum assured plus additional sum assured over total investment value ("Excess Sum Assured") as follows: -</p> <ul style="list-style-type: none"> • the Excess Sum Assured not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the Excess Sum Assured or RM2,000,000, whichever is lesser, and • the balance of the Excess Sum Assured (if any) will be payable in two equal annual instalments. <p>The maximum TPD benefit payable under this and all insurance policies (including riders) on the same life assured, is RM10,000,000 per life (excluding group policies).</p> <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>
3) Accidental Death Benefit	<p>If accidental death occurs prior to the policy anniversary on which the life assured attains age 70 years next birthday, the following additional amount will be payable, on top of the death benefit:</p> <ul style="list-style-type: none"> • 100% of the total of the basic sum assured plus additional sum assured (if any); or • 200% of the total of the basic sum assured plus additional sum assured (if any), if accidental death 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 in electric lift; or in consequence of the burning of any theatre, or cinema, hotel or other public building in which the life assured was present at the time of commencement of the fire. <p>For life assured below age 5 years next birthday, a child lien shall apply.</p>
4) Booster Reward	<p>On the policy anniversary of age 70 years next birthday provided the policy is in force, a booster reward of RM60,000 shall be credited into the total investment value, provided all premiums due are paid-to-date.</p>

70岁 或者30年
12% Sum Assured
BOOSTER