



# MAXYIELD<sup>1</sup>

*(This is an insurance product)*

Maximise the potential of your money  
and stay protected



Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

<sup>1</sup> The benefit(s) payable under eligible policy/product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Maximise the potential of your money and stay protected

Having a reserve fund in place can help ensure that you and your loved ones are protected in the event of a financial emergency.

Take your savings further with MaxYield, a universal life endowment plan that provides Guaranteed Cash Payment and potential growth for your money. With these extra income and a premium payment term as short as 5 years, MaxYield helps you achieve your short-term financial goals much sooner whilst protecting you throughout your policy term.

## Benefits at a glance



No medical examination required



Choices of premium payment term based on your preference



Get protection on death or Total & Permanent Disability (TPD)



Yearly Guaranteed Cash Payment (GCP) will be payable to you for 13 years



Get a lump sum amount when your policy matures at the end of Year 13



No-Lapse Guarantee

### This is not a BANK DEPOSIT product or a Savings Account.

- **MaxYield** is a life insurance plan underwritten by Great Eastern Life Assurance (Malaysia) Berhad (198201013982/93745-A) ("the Company").
- OCBC Bank (Malaysia) Berhad (199401009721/295400-W) ("OCBC Bank") is the distributor of this product.

Note: Terms and conditions apply.



## No medical examination required

With no medical examinations required, you can be assured of a smooth enrolment to enjoy all the benefits of this plan.

*Note: Terms and conditions apply.*



## Choices of premium payment term based on your preference

You have the option to choose your premium payment term of 5 or 7 years for insurance coverage of 13 years. These premium payment term options allow you to tailor your financial commitments to suit your needs and budget.

Based on your selected premium payment term, the premium allocation for your policy is as follows

Policy Year	% of Basic Premium Paid allocated into the Basic Policy Account	
	5 years	7 years
1	70%	65%
2	82%	75%
3	90%	90%
4	96%	95%
5	97%	96%
6	-	100%
7	-	100%

*Note: Terms and conditions apply.*



## Get protection on death or Total and Permanent Disability (TPD)

MaxYield offers you and your loved ones financial protection should death or TPD occur.

In the event of non-accidental death, or non-accidental TPD prior to the policy anniversary of the life assured's age 70 years next birthday, the following will be payable depending on policy year:

- i. The higher of:
  - Benefit payout as stated below:

Policy Year	Benefit Payout
1–2	100% of total Basic Premium paid less total Guaranteed Cash Payment paid
3–Maturity	Guaranteed Death Benefit

or

- Basic Policy Account Value; and
- ii. any Reinvestment Account Value, less indebtedness (if any).

In the event of accidental death, or accidental TPD prior to the policy anniversary on which the life assured attains age 70 years next birthday, the following will be payable:

- i. The higher of:
  - Guaranteed Death Benefit; or
  - Basic Policy Account Value; and
- ii. any Reinvestment Account Value; and
- iii. 300% of Basic Annualised Premium (only payable if the accidental death or accidental TPD happens prior to the policy anniversary on which the life assured attains age 65 years next birthday), less indebtedness (if any).

Notes:

1. *Guaranteed Death Benefit is the (105% of total Basic Premium paid) less total GCP paid.*
2. *Basic Premium is the regular modal premium paid for basic plan excluding any advance premium paid.*
3. *Basic Annualised Premium refers to total Basic Premium paid for a Policy Year, excluding any advance premium paid.*
4. *Basic Policy Account Value is created from the allocated premiums, excluding any advance premium paid, which will be invested by the Company.*
5. *Reinvestment Account Value is created from the Guaranteed Cash Payment amount reinvested with the Company when reinvestment option is selected.*
6. *Terms and conditions apply.*



**Yearly Guaranteed Cash Payment (GCP) will be payable to you for 13 years**

With MaxYield, you will receive a percentage of your Basic Annualised Premium at the end of each policy year by way of GCP, providing you with an extra annual income. This GCP will continue until death, TPD, surrender or maturity of your policy, whichever occurs first, provided that all basic premium and overdue premium interest, if any, for the respective year are paid.

You have the choice to receive the income in cash annually or reinvest it with the Company for potential upside.

End of Policy Year	% of Basic Annualised Premium (based on premium payment term)	
	5 years	7 years
1-5	5%	5%
6-7	13%	5%
8-Maturity	13%	13%

*Note: Terms and conditions apply.*

## Frequently asked questions



### Get a lump sum amount when your policy matures at the end of Year 13

Upon maturity of your policy, you will be paid a lump sum amount equivalent to the higher of:

- 400% (5 years premium payment term) / 620% (7 years premium payment term) of Basic Annualised Premium paid; or
- Basic Policy Account Value; and any Reinvestment Account Value, less indebtedness (if any).

If there is any unpaid premium and overdue premium interest upon maturity, only Basic Policy Account Value and Reinvestment Account Value, if any, shall be payable in one lump sum.

*Note: Terms and conditions apply.*



### No-Lapse Guarantee

MaxYield comes with a 'No-Lapse Guarantee' feature that ensures your policy will continue to remain in force even if your Basic Policy Account Value and Reinvestment Account Value, if any, become zero, so long as the premiums are paid up to date and there is no overdue premium interest on your policy.

*Note: Terms and conditions apply.*

### Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 65 years next birthday.

### Q: What is the minimum and maximum Basic Annualised Premium for this plan?

A:

Premium Payment Term	5 years	7 years
Minimum	RM6,000	
Maximum (per life)	RM300,000	

### Q: What are the current fees and charges?

A: There are five (5) types of charges to this policy as follows:

#### **Insurance Charges**

Insurance charges will be deducted monthly from the Basic Policy Account based on the Net Sum Assured and Basic Annualised Premium for accidental death and TPD benefit, if any. In the event Basic Policy Account Value is insufficient, the balance will be deducted from Reinvestment Account, provided reinvestment option is selected. The charges vary according to the attained age next birthday, gender and smoker status, where applicable; and will increase as you grow older.

Net Sum Assured = Guaranteed Death Benefit less Basic Policy Account Value

#### **Policy Fee**

At the beginning of each policy month, the Company will deduct a monthly policy fee of RM7.00 from the Basic Policy Account. In the event Basic Policy Account Value is insufficient, the balance will be deducted from Reinvestment Account, provided reinvestment option is selected.

### **Surrender Charge**

There will be a surrender charge should you choose to surrender the policy within the first ten (10) policy years. Surrender charges will only be applicable if you surrender your policy or reduce your Basic Premium, which constitutes partial surrender. The surrender charges will be applied on the surrendered amount from the Basic Policy Account after deducting any policy fee and insurance charges owed to the Company.

<b>Policy Year</b>	<b>Surrender Charge (% of amount surrendered from Basic Policy Account)</b>
1 <sup>st</sup>	10%
2 <sup>nd</sup>	9%
3 <sup>rd</sup>	8%
4 <sup>th</sup>	7%
5 <sup>th</sup>	6%
6 <sup>th</sup>	5%
7 <sup>th</sup>	4%
8 <sup>th</sup>	3%
9 <sup>th</sup>	2%
10 <sup>th</sup>	1%
11 <sup>th</sup> and thereafter	0%

### **Fund Management Charge**

The Fund Management Charge is 0.5% per annum. This will be deducted monthly from the investment return prior to crediting the credited return into the Basic Policy Account and Reinvestment Account, to cover the cost of managing the investments of the assets.

### **Supplementary Charge**

The supplementary charge is 0.4% per annum. This will be deducted monthly from the investment return prior to crediting the credited return into the Basic Policy Account and Reinvestment Account, to cover the cost of providing certain guaranteed benefit(s) under the policy.

*Note: The fees and charges levied may change from time to time.*

### **Q: How do I pay my premiums?**

A: You can pay by credit card, banker's order, direct debit or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly, subject to approval by the Company.

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

A: No benefit is payable under the following circumstances:

- Death during the first (1<sup>st</sup>) policy year from the risk commencement date or from the date of any reinstatement of the policy, whichever is later, as a result of suicide, while sane or insane.
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD existed prior to the risk commencement date of the policy or the date of any reinstatement, whichever is later.

*The exclusions highlighted here are not exhaustive. Full details of exclusions are available in the policy document.*

**Q: What is the commission payable?**

A: Below are illustrations in respect of a male life assured at age 45 next birthday with Basic Annualised Premium of RM10,000.

Policy Year	Commission borne premium each year by policy owner and paid from the (based on premium payment term)			
	5 years		7 years	
	Proportion of premium deducted for commission (%)	Actual amount (RM)	Proportion of premium deducted for commission (%)	Actual amount (RM)
1	7.50	750.00	10.50	1,050.00
2	8.75	875.00	10.25	1,025.00
3	6.75	675.00	8.50	850.00
4	1.00	100.00	2.75	275.00
5	1.00	100.00	1.00	100.00
6	0.00	0.00	1.00	100.00
7	0.00	0.00	1.00	100.00
8 and above	0.00	0.00	0.00	0.00

This figure includes the amount that OCBC Bank may be entitled to for the duration of your policy provided OCBC Bank meets the performance criteria set by the Company.

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

A: Benefits received from MaxYield 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

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MaxYield is a limited pay universal life endowment plan. **This is an insurance product that is tied to the performance of 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 of the life assured or termination of the policy, whichever occurs first. Premiums will remain the same throughout the premium payment term. However, the fees and charges are not guaranteed and Company might revise the fees and charges on policy anniversary by giving 3 months' notice.

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. Basic Policy Account Value; and
- b. any amount of premiums that have not been allocated into the Basic Policy Account; and
- c. insurance charge and policy fee deducted; and
- d. any Reinvestment Account Value.

If you surrender your policy early, you may get back less than the amount you have paid. If you do not pay premiums after 30 days grace period, the policy will not lapse as long as there is a sufficient value in Basic Policy Account or Reinvestment Account to pay the insurance charges and policy fees. Any premium paid after the premium due date will not be eligible for credited return which has been determined prior to such payment. Any premium paid after the grace period will be charged with overdue premium interest at a rate to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. The interest is chargeable from the premium due date and will not be allocated into Basic Policy Account and Reinvestment Account, if any. Your policy may lapse if you fail to pay your premium and the required charges exceed the value in Basic Policy Account and

Reinvestment Account, if any.

Crediting rate is derived from the investment return of the universal life fund. The actual crediting rate is not guaranteed and will fluctuate based on the investment performance of the universal life fund. A higher crediting rate may be declared if the investments have performed well and conversely, a lower or negative crediting rate may be declared if the investments have performed poorly. A negative crediting rate will result in a reduction of Account Value.

Any amount of the premium that has not been allocated into Basic Policy Account is used to meet the payment of commissions to OCBC Bank and general expenses of the Company.

If you switch 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 policy switching or replacement.

You are advised to refer to any OCBC Bank sales staff for the Sales Illustration, Product Disclosure Sheet, Fund Fact Sheet and sample policy contract for detailed important features and benefits of the plan before purchasing the plan. For further information, reference shall be made to the terms and conditions specified in the policy issued by the Company.



## Disclaimer

- MaxYield is a life insurance plan underwritten by Great Eastern Life Assurance (Malaysia) Berhad (198201013982/93745-A) and OCBC Bank (Malaysia) Berhad (199401009721/295400-W) is the distributor of this product.
- This brochure is for general information only. It is not a contract of insurance.
- The exclusions and limitations of benefits highlighted may not be exhaustive. The precise terms and conditions and definitions of this insurance plan are specified in the policy contract.
- The insurance product is not a bank deposit and is not an obligation of or guaranteed or insured by OCBC Bank. This insurance product is the obligation of the insurance company, Great Eastern Life Assurance (Malaysia) Berhad.
- All enquiries related to claims and liabilities arising from the policies should be made with the Company. OCBC Bank disclaims the liability for any loss or damage howsoever arising in connection with this insurance product.
- If there is any discrepancy between English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

Great Eastern Life Assurance (Malaysia) Berhad (198201013982/93745-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.**

## Reach for Great

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# 让您的金钱发挥 最大潜力，同时 获得保障

拥有一笔储备金可以确保在发生紧急财务事件时，您和您的挚爱都能获得保障。

MaxYield是一项提供保证现金收益及让您的金钱提供潜在增值的 universal life 储蓄计划，以帮助您的积蓄成长。MaxYield为您带来的额外收入及短至5年保费缴纳期，有助于您更快实现短期的财务目标，同时在保单期间享有保障。

## 利益概括列表



无需医药检验



根据您的偏好选择  
保费缴纳期



死亡或完全及  
永久残废保障



支付您13年的每年  
保证现金收益



在保单第13年年  
终期满时，您可  
获得一次性付款



不断保保证

### 这不是一项银行存款产品或储蓄户口。

- MaxYield 是一项由大东方人寿保险（马来西亚）有限公司（198201013982/93745-A）（“公司”）所承保的人寿保险计划。
- 华侨银行（马来西亚）有限公司（199401009721/295400-W）（“华侨银行”）是此计划的经销商。

注：须符合规则与条款。



### 无需医药检验

您无需进行任何医药检验，以简易投保手续，让您享尽此计划的一切利益。

注：须符合规则与条款。



### 根据您的偏好选择保费缴纳期

您可以自行选择5或7年的保费缴纳期以获取13年的保险保障。这些保费缴纳期选择可让您根据本身的需求和预算定制您的财务计划。

根据您所选择的保费缴纳期，您的保单保费分配如下：

保单年度	被分配至基本保单户口的 已缴基本保费总额的百分比	
	5年	7年
1	70%	65%
2	82%	75%
3	90%	90%
4	96%	95%
5	97%	96%
6	-	100%
7	-	100%

注：须符合规则与条款。



### 为死亡或完全及永久残废获取保障

MaxYield将在您不幸死亡或蒙受完全及永久残废时，为您及您的挚爱提供财务保障。

若受保人非意外死亡或在下一个生日年龄为70岁的保单周年之前遭遇非意外完全及永久残废，以下利益将会根据保单年度支付：

- i. 当中较高者：
  - 利益支付如下：

保单年度	利益支付
1-2	100%已缴基本保费总额（无利息）扣除保证现金收益
3-期满	保证死亡利益

或

- 基本保单户口价值；及
- ii. 任何再投资户口价值，扣除债务，如有。

若受保人因意外死亡或在下一个生日年龄为70岁的保单周年之前遭遇意外完全及永久残废，以下利益将会支付：

- i. 当中较高者：
  - 保证死亡利益；或
  - 基本保单户口价值；及
- ii. 任何再投资户口价值；及
- iii. 每年基本保费300%（若因意外而导致死亡或因意外而导致全及永久残废发生在下一个生日年龄65岁的保单周年日前），扣除债务，如有。

注：

1. 保证死亡利益是已缴基本保费总额的105%扣除已付保证现金收益总额。
2. 基本保费是基本计划已缴纳的定期方式保费，不包括任何预缴保费。
3. 每年基本保费是指每个保单年度已缴纳的基本保费总额，不包括任何预缴保费。
4. 基本保单户口价值是由已分配的保费所构成，并由公司投资，但不包括任何预缴保费。
5. 当您选择再投资选项，再投资户口价值是由保证现金收益所构成，并由公司重新投资。
6. 须符合规则与条款。



### 支付您13年的每年保证现金收益

签购MaxYield为您提供额外的年度收入，您将在每个保单年终获取指定每年基本保费的百分比，即是保证现金收益。这项保证现金收益将持续支付直至死亡、完全及永久残废、退保或保单期满（视何者为先），其前提是必须把每一年所有的基本保费及过期保费利息（如有）缴清。

您可以选择每年以现金提取此款项或让公司再投资以享有潜在增值。

保单年终	每年基本保费的百分比 (根据保费缴纳期)	
	5年	7年
1-5	5%	5%
6-7	13%	5%
8-期满	13%	13%

注：须符合规则与条款。



### 在保单第13年年终期满时，您可获得一次性付款

当您的保单期满时，您将获得以下一次性给付的款项，视何者为高：

- 每年基本保费的400%（5年保费缴纳期）/ 620%（7年保费缴纳期）；或
- 基本保单户口价值；和任何再投资户口价值，扣除债务，如有。

若在期满时有任何未缴纳保费及过期保费利息，仅基本保单户口价值及再投资户口价值（如有）将作一次性给付。

注：须符合规则与条款。



### 不断保保证

MaxYield提供不断保保证。此重要的特点将确保您的保单持续生效，即使基本保单户口价值和再投资户口价值（如有）相等于零，其前提是须缴纳所有保费及您的保单里没有过期保费利息。

注：须符合规则与条款。

## 常见问题解答

### 问: 谁可以申请?

答: 最低签购年龄为满30天; 最高签购年龄则是下一个生日65岁。

### 问: 这项计划的最低及最高每年基本保费是多少?

答:

保费缴纳期	5年	7年
最低基本年缴保费	RM6,000	
最高基本年缴保费 (每位受保人)	RM300,000	

### 问: 此保单有哪些现有的费用和收费?

答: 此保单将有以下五项费用:

#### 保险收费

保险收费将每个月根据净保额及每年基本保费 (适用于意外死亡和完全及永久残废利益, 如有) 从基本保单户口中扣除。如果基本保单户口价值不足够, 任何余额将从再投资户口扣除, 如选择再投资选项。保险收费将根据下一个生日实际年龄、性别和抽烟习惯而定, 视何者适用; 及将会随着您的岁数而有所增加。

净保额=保证死亡利益扣除基本保单户口价值

#### 保险费用

RM7.00的每月保单费用将在每个保单月初从基本保单户口中扣除。如果基本保单户口价值不足够, 任何余额将从再投资户口扣除, 如选择再投资选项。

#### 退保费用

若您在首十 (10) 个保单年度退保, 您将被征收退保费用。您只有在退保时或因减少基本保费而造成的部分退保时被征收退保费用。退保费用将根据基本保单户口在退保数额扣除亏欠公司的任何保单费用和保险收费 (如有) 后征收。

保单年度	退保费用 (基本保单户口退保价值的百分比)
第一	10%
第二	9%
第三	8%
第四	7%
第五	6%
第六	5%
第七	4%
第八	3%
第九	2%
第十	1%
第十一以及其后	0%

#### 基金管理费用

每年0.50%的基金管理费用将在结算回酬存入基本保单户口和再投资户口前每月从投资回酬中扣除, 以支付管理资产投资的费用。

#### 附加费用

每年0.50%的附加费用将在结算回酬存入基本保单户口和再投资户口前每月从投资回酬中扣除, 以支付提供保单的特定保证利益的费用。

注: 所征收的费用和收费可能调整。

### 问: 我需要什么缴纳保费?

答: 您可以通过信用卡、银行汇票、直接汇款或现金方式选择每年、每半年、每三个月或每个月缴纳保费, 惟需获得公司的批准。

**问: 哪些是除外事项?**

答: 以下情况不在此计划的利益涵盖范围内:

- 在风险生效日或复保日开始计算的第一保单年度内, 视何者为后。无论清醒与否, 因自杀而导致死亡。
- 无论清醒与否, 因自残而直接或间接地导致完全及永久残废。
- 在风险生效日或复保日之前, 视何者为后, 已发生的完全及永久残废。

以上所述的除外事项未能详尽。详情请参考保单文件。

**问: 什么是所需支付的佣金?**

答: 以下说明假设受保人为下一个生日年龄45岁的男性, 年缴保费为RM10,000。

保单年度	由保单持有人承担, 且每年从保费中支付的佣金 (根据保费缴纳期)			
	5年		7年	
	从保费中扣减以支付佣金的部分 (%)	实际数额 (RM)	从保费中扣减以支付佣金的部分 (%)	实际数额 (RM)
1	7.50	750.00	10.50	1,050.00
2	8.75	875.00	10.25	1,025.00
3	6.75	675.00	8.50	850.00
4	1.00	100.00	2.75	275.00
5	1.00	100.00	1.00	100.00
6	0.00	0.00	1.00	100.00
7	0.00	0.00	1.00	100.00
8 及以上	0.00	0.00	0.00	0.00

在保单期内, 若华侨银行能符合公司所设下的标准资格, 此总额也包括华侨银行或许会获得的数额。

**问: 我可以享有税务利益吗?**

答: MaxYield的利益所得无须缴税, 所缴纳之保费亦可享有税额豁免。然而, 税务利益将根据1967年马来西亚所得税法令, 并视内陆税收局的最后决定。

## 重要注解

MaxYield是一项限期缴费的 universal life 储蓄计划。这是一个与资产表现有关联的保险产品，并且不是类似单位信托基金的纯投资产品。此计划须缴纳保费直至保费缴纳期限结束、或在受保人死亡、完全及永久残废或直至保单终止为止，视何者为先。保费在缴纳期间一律相同。然而，费用和收费是不受保证，公司可在3个月通知情况下在保单周年日时更改费用和收费。

您必须确定这项保单迎合您的需求，同时保单里的保费也在您的缴纳能力范围内。您有15天的试阅期以检讨保单是否适合本身的需求。如果在这期间退还此保单给本公司，本公司将会退还等同以下总和：

- a. 基本保单户口总价值；和
- b. 未分配的基本保单户口的保费；和
- c. 已扣除的保险费用及保单收费；以及
- d. 任何再投资户口价值。

如果提早退保，您所得数额可能少于已缴纳的保费数额。此保单将持续生效即使您没有在30天的宽限期缴纳保费，其前提是有足够的基本保单户口价值和再投资户口价值支付保单费用及保险费用。任何在保费到期日后所付的保费将不会享有之前的结算回酬。任何在宽限期后所付的保费将被征收过期保费利息，利率将以本公司规定的利率为准。欲知最新利率，可浏览本公司官网获取详情。此利率将从保费到期日计算起，并将不会被分配到基本保单户口及再投资户口

（如有）。如果没有缴纳保费而所需缴付的费用已超过基本保单户口及再投资户口价值（如有），将可能导致保障提早终止。

结算利率是根据 universal life 基金的投资回酬计算。实际结算利率是不受保证及会依据 universal life 基金的投资表现而有所更动。若投资表现佳，较高的结算利率将被宣布；反之若投资表现不佳，较低的结算利率将被宣布。而负结算利率将减低您的户口价值。

任何未分配于基本保单户口的保费数额，将用以支付华侨银行的佣金和本公司的基本费用。

如果您欲转换您的保单至另一家公司或签购同一家公司的另一项保单，您必须重新呈交申请。您的建议书是否被批准将视更换或取代保单时的规则与条款而定。

在未签购此保单前请联络任何华侨银行销售人员以索取销售说明、产品信息披露说明书以及保单契约样本以了解保单中详细阐明的重要特点以及利益。欲知更多详情，请参考大东方人寿所发出的保单中所阐明的规则与条款。

## 特别声明

- MaxYield是一项由大东方人寿保险（马来西亚）有限公司（198201013982/93745-A）所承保人寿保险计划，而华侨银行（马来西亚）有限公司（199401009721/295400-W）是此计划的经销者。
- 此说明书仅提供一般参考，并非保险契约。
- 其所述的拒保事项及限制的利益未能详尽。此保险计划确实的条款、规定与定义已详列在保单契约内。
- 此保险计划并非银行存款，因此华侨银行没有义务提供任何保证或保障。此保险计划为保险公司大东方人寿保险（马来西亚）有限公司的义务。
- 所有关于由保单所引起的赔偿及责任应与公司查询。华侨银行对这项保险计划所引起的任何损失或损害不承担责任。
- 若英文、马来文和中文版本用词或条文有分歧或引起争议，应以英文版本为准。

大东方人寿保险（马来西亚）有限公司（198201013982/93745-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。

## 迎向精彩

### 总公司

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欲知更多详情，请联络Customer Service Careline 1300-1300 88。





# MAXYIELD<sup>1</sup>

(这是一项保险产品)

**让您的金钱发挥最大潜力，同时获得保障**



大东方人寿保险（马来西亚）有限公司是PIDM的成员。

<sup>1</sup>PIDM保障合格保险保单/产品下应支付的保险利益至保障限额为止。请参阅PIDM的保险及伊斯兰保险利益保障制度的小册子或联络大东方人寿保险（马来西亚）有限公司或PIDM（请浏览[www.pidm.gov.my](http://www.pidm.gov.my)）。