



MAX STEP-UP¹

(This is an insurance product)

Take every step in life with confidence



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

¹ 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).

Take every step in life with confidence

Each phase in life is the start of a new journey, one that brings with it new possibilities and new challenges. With rising expenses in a fast-paced world, it may seem difficult to ensure that you have sufficient financial resources to support your goals and take care of your family.

Let us relieve you of your concerns with Max Step-Up, a plan specially designed to help you overcome life's challenges, so that you may live life to the fullest with the knowledge that your legacy is in capable hands.

With Max Step-Up, you have a lifelong safety net of protection, giving you added freedom and confidence to pursue your aspirations. By paying your premiums for 5 years, you get to enjoy coverage that builds up to maturity at the age of 100 years next birthday, ensuring you are well-protected even into your golden years. Your Basic Policy Account Value may also grow every year, enhancing your legacy and ensuring your loved ones are shielded from the unexpected.

Benefits at a glance



**Limited premium
payment term
of 5 years**



**Increasing life protection
to safeguard
your future**



**Maturity benefit
at the end of
your policy term**



**Hassle-free
enrolment with no
medical underwriting**



**No-Lapse
Guarantee feature
as a safety net**

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

- **Max Step-Up** 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.



Limited premium payment term of 5 years

With Max Step-Up, you may enjoy the advantage of a limited premium payment of 5 years with coverage up to age 100 years next birthday. Your premiums paid will be allocated at the following allocation rate towards building your wealth:

Policy Year	% of Basic Premium paid allocated into the Basic Policy Account
1 st	65%
2 nd	80%
3 rd	90%
4 th	93%
5 th	93%

Note: Terms and conditions apply.



Increasing life protection to safeguard your future

With this plan, your protection level will increase throughout your policy years. Hence, should an unexpected event occur to you, Max Step-Up can provide greater protection to safeguard the future for you and your loved ones.

In the event of non-accidental death, or non-accidental Total and Permanent Disability (TPD) prior to the policy anniversary on which the life assured attains age 70 years next birthday, the higher of the following benefits will be payable:

- Benefit payout as stated below;

Policy Year	Benefit Payout
1 st – 2 nd	100% of total Basic Premium paid
3 rd and thereafter	Guaranteed Death Benefit

or

- Basic Policy Account Value; less indebtedness (if any).

Should accidental death, or TPD due to an accident occur prior to the policy anniversary on which the life assured attains age 70 years next birthday, you or your loved ones will receive either the Guaranteed Death Benefit or Basic Policy Account Value, whichever is higher, less indebtedness (if any).

Note:

- i. *Guaranteed Death Benefit is a percentage of your total Basic Premium Paid and varies depending on the entry age next birthday, Basic Policy Account Value and the policy year in which death or TPD of the life assured occurs as below. Please note that the Company will only refund 100% total Basic Premium paid in the event of death or TPD due to non-accidental causes in the first and second policy year.*

Policy Year	% of total Basic Premium paid			
	Entry Age Next Birthday (17 to 49)		Entry Age Next Birthday (50 to 70)	
	Basic Policy Account Value more than zero	Basic Policy Account Value equals to or lesser than zero	Basic Policy Account Value more than zero	Basic Policy Account Value equals to or lesser than zero
1 st to 10 th	105%	105%	105%	105%
11 th to 16 th	110%	110%	110%	110%
17 th to 25 th	120%	120%	120%	120%
26 th to 30 th	150%	150%	150%	150%
31 st to 35 th	300%	150%	200%	150%
36 th to 39 th	300%	150%	300%	150%
40 th to 45 th	350%	200%	300%	200%
46 th to 50 th	350%	200%	350%	200%
51 st to 55 th	400%	300%	-	-
56 th to 65 th	500%	300%	-	-
66 th to 75 th	600%	300%	-	-
76 th to 83 rd	700%	400%	-	-

- ii. *Basic Premium paid is the regular modal premium paid for the basic plan, excluding any premium paid in advance.*
- iii. *Terms and conditions apply.*



Maturity benefit at the end of your policy term

When your policy matures, your Basic Policy Account Value less indebtedness (if any), will be payable to you as maturity 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 a breeze.

Note: Terms and conditions apply.



No-Lapse Guarantee feature as a safety net

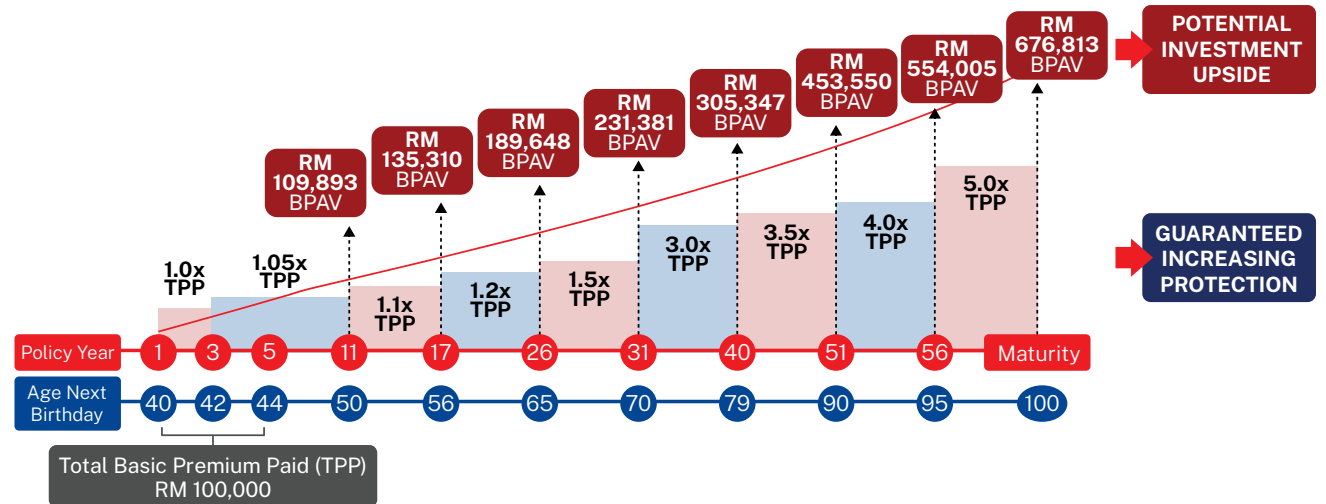
Max Step-Up comes with a No-Lapse Guarantee feature to protect your policy from adverse investment performance. This valuable element ensures that your policy will remain in force even if your Basic Policy Account Value becomes zero, so long as all premiums are paid up-to-date and there is no overdue premium interest on your policy.

Note: Terms and conditions apply.

How can Max Step-Up help to build a legacy for your loved ones?



Mr. Lim, a 40-year-old non smoker with 2 children, intends to leave behind a pool of funds for his children. He chose Max Step-Up with an Annual Premium of RM20,000 in building a legacy for his loved ones.



He also has the flexibility to utilise his built-up BPAV should his priorities change



House



Family Expenses



Children's Education



Travel



Legacy

Note:

- This is for illustration purposes only and the projected returns are non-guaranteed. It assumes that the projected investment return is based on the high scenario 5.00% per annum for all years.
- Guaranteed Death Benefit (GDB) payable due to accidental causes for the first 2 policy years equals to 105% of total Basic Premium paid (TPP).
- Death Benefit = GDB or Basic Policy Account Value (BPAV), whichever is higher, less indebtedness (if any).
- Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 17 years next birthday and the maximum entry age is 65 years next birthday.

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

	Basic Annualised Premium
Minimum	RM8,000
Maximum	Up to RM300,000 per life

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: Where does my premium go to?

A: A percentage of the premium will be allocated into the Basic Policy Account. The allocation of premium into the Basic Policy Account is shown as per the table below:

Policy Year	% of Basic Premium paid
1 st	65%
2 nd	80%
3 rd	90%
4 th	93%
5 th	93%

Q: What is the commission payable?

A: Below are illustrations in respect of a male life assured at age 40 next birthday with Basic Annualised Premium of RM10,000.

Policy Year	Commission borne by policy owner and paid from the premium each year	
	Proportion of premium deducted for commission (%)	Actual amount (RM)
1 st	7.50%	750
2 nd	8.75%	875
3 rd	6.75%	675
4 th	1.00%	100
5 th	1.00%	100
6 th and above	-	-

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: What are some of the exclusions under the plan?

A: The policy will not pay any benefits under the following circumstances:

- Death during the first (1st) 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 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. The charges vary according to the attained age next birthday, gender, and smoker status, where applicable; and will increase as you grow older.

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.

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.

Policy Year	Surrender Charge (% of amount surrendered from Basic Policy Account)
1 st	10%
2 nd	9%
3 rd	8%
4 th	7%
5 th	6%
6 th	5%
7 th	4%
8 th	3%
9 th	2%
10 th	1%
11 th 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, to cover the cost of managing the investments of the assets.

Supplementary Charge

Supplementary Charge to be will be deducted monthly from the investment return prior to crediting the credited return into the Basic Policy Account, to cover the cost of providing certain guaranteed benefit(s) under the policy.

The Supplementary Charge (per annum) is as shown below:

Policy Year	Supplementary Charge (Per Annum)
1 st – 20 th	0.5%
21 st and Thereafter	0.0%

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

Q: Will I be entitled to tax benefits?

A: Benefits received from Max Step-Up 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

Max Step-Up is a limited pay non-participating universal life whole life plan with coverage up to age 100 years next birthday. **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, Total and Permanent Disability of the life assured or termination of the policy, whichever comes first. Premium will remain the same throughout the premium payment term. However, the fees and charges are not guaranteed and the Company may 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.

If you surrender your policy early, you may get back less than the amount you have paid. If you do not pay premiums after the 30-days grace period, the policy will not lapse as long as there is a sufficient value in the Basic Policy 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 the Basic Policy Account. Your policy may lapse if you fail to pay your premium and the required charges exceed the value in the Basic Policy Account.

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 the Basic Policy Account Value.

Any amount of the premium that has not been allocated into the 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

- Max Step-Up 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

HEAD OFFICE

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For more information, please contact Customer Service Careline at 1300-1300 88.

自信地跨出 人生的每一步

每个人生阶段都是一段新的旅程的开始，时刻为您带来新的可能以及挑战。在这个节奏快和高消费的时代，您的财务资源似乎很难确保足以实现您的目标以及照顾您家人。

让我们以Max Step-Up来解除您的忧虑，一个特别为您而设以帮助您度过人生挑战的计划，在您知道您的遗产已被妥善安排的同时，您也可尽享精彩充实的生活。

您可通过Max Step-Up享有持续的保障，让您获得额外自由以及自信追求您的梦想。只需缴付5年保费，您便可享受保障直至下一个生日年龄100岁时的保单期满，并确保您无后顾之忧地渡过您的黄金岁月。您的基本保单户口价值也将每年增长，以巩固您的遗产以及确保您的家人在无法预测事故发生时得到照料。

利益概括列表



5年的限期
保费缴纳期



增长您的人寿保障以
保障您的未来



在您保单期结束时的
期满利益



简易投保手续，
无需医药核保



不断保保证为保障

这不是一项银行存款产品或储蓄户口。

- Max Step-Up 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”）是此计划的经销者。

注：须符合规则与条款。



5年的限期保费缴纳期

Max Step-Up让您以5年的限期保费缴纳期，享有保障直至下一个生日年龄100岁。您所缴纳的保费将根据以下的分配比率分配以增值您的财富：

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
第1	65%
第2	80%
第3	90%
第4	93%
第5	93%

注：须符合规则与条款。



增长您的人寿保障以保障您的未来

通过此计划，您的保障水平将随着保单年度而有所增长。因此，若您发生了无法预测事故时，Max Step-Up可以提供更好的保障以保护您与您挚爱的未来。

若受保人不幸因非意外死亡，或在下一个生日年龄70岁的保单周年日前蒙受因非意外完全及永久残废，以下利益（视何者为高）将获得支付：

- 利益支付如下：

保单年度	利益支付
第1至第2	100%的已缴基本保费总额
第3以及其后	受保证死亡利益

或

- 基本保单户口价值；
扣除债务（如有）。

若受保人不幸因意外死亡，或在下一个生日年龄70岁的保单周年日前蒙受因意外完全及永久残废，您或您的挚爱将可获得受保证死亡利益或基本保单户口价值，视何者为高，扣除债务（如有）。

注:

- i. 受保证死亡利益是您的已缴基本保费总额的百分比(%)如下,并根据您的签购年龄(下一个生日年龄)、基本保单户口价值以及受保人死亡或蒙受完全及永久残废时的保单年度而有所不同。请注意在第一和第二个保单年度时发生的非意外死亡或非意外完全及永久残废,公司只退还已缴的基本保费总额的100%。

保单年度	%已缴基本保费总额			
	签购年龄(下一个生日年龄) (17至49)		签购年龄(下一个生日年龄) (50至70)	
	基本保单户口 价值 大于零	基本保单户口价值 等于或小于零	基本保单户口价值 大于零	基本保单户口价值 等于或小于零
第1至第10	105%	105%	105%	105%
第11至第16	110%	110%	110%	110%
第17至第25	120%	120%	120%	120%
第26至第30	150%	150%	150%	150%
第31至第35	300%	150%	200%	150%
第36至第39	300%	150%	300%	150%
第40至第45	350%	200%	300%	200%
第46至第50	350%	200%	350%	200%
第51至第55	400%	300%	-	-
第56至第65	500%	300%	-	-
第66至第75	600%	300%	-	-
第76至第83	700%	400%	-	-

- ii. 已缴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。
- iii. 须符合规则与条款。



在您保单期结束时的期满利益

当您的保单期满时，您可获得作为期满利益支付的基本保单户口价值，扣除债务（如有）。

注：须符合规则与条款。



简易投保手续，无需医药核保

您无需回答任何健康问题或进行任何医疗检验即可投保此计划，让您更容易签购这份保单。

注：须符合规则与条款。



不断保保证为保障

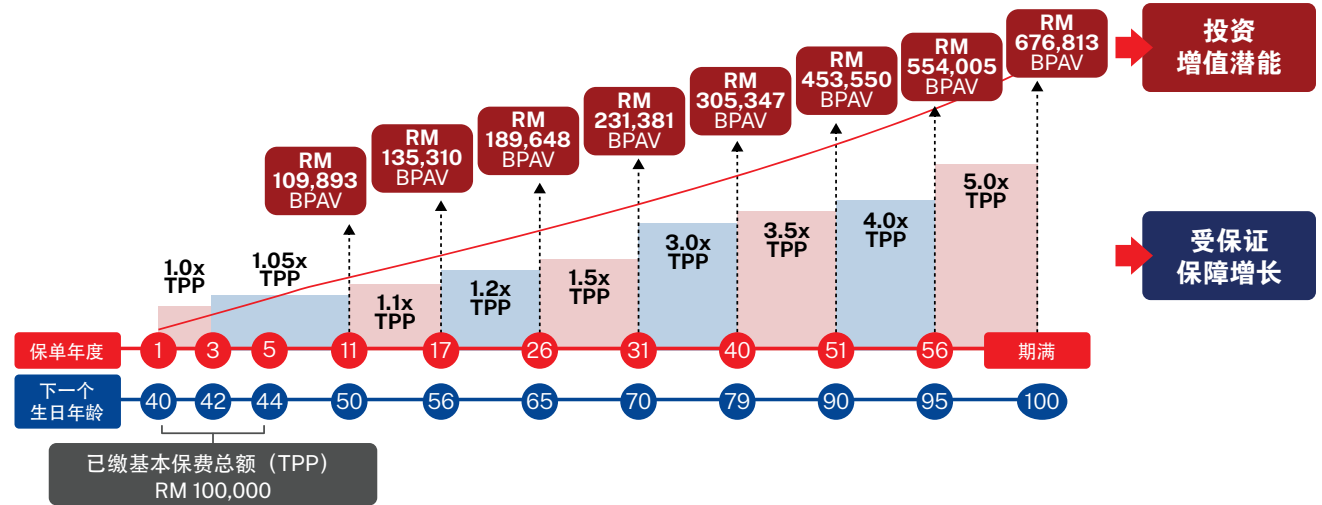
Max Step-Up提供不断保保证，以保障您的保单免受不利投资表现的影响。这项宝贵的特点可以确保您的保单即使在基本保单户口价值相等于零时也持续生效，其前提是须缴纳所有到期的定期保费及您的保单里没有过期保费利息。

注：须符合规则与条款。

Max Step-Up 如何为您的挚爱建立遗产？



林先生，一名有两个小孩，没吸烟的40岁男性有意为他的孩子留下一笔基金。他选择了签购一份RM20,000年缴保费的Max Step-Up，为他的挚爱建立一笔遗产。



若他的优先事项改变，他也可伸缩性地充分利用他的基本保单户口价值



屋子



家人开销



孩子教育



旅游



遗产

注：

- 上述示例仅供说明用途。预测回酬将不受保证。假设预测投资回酬在高回酬情况下为每年5.00%。
- 在首两个保单年内因意外而给付的受保证死亡利益相等于已缴基本保费的105%。
- 死亡利益=受保证死亡利益或基本保单户口价值，视何者为高，扣除债务（如有）。
- 须符合规则与条款。

常见问题解答

问: 谁可以申请?

答: 最低签购年龄为下一个生日年龄17岁, 最高签购年龄则是下一个生日年龄65岁。

问: 这项计划的最低及最高基本年缴保费是多少?

	基本年缴保费
最低	RM8,000
最高	每位受保人高达RM300,000

问: 我需要如何缴纳保费?

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: 请问如何分配我的保费?

答: 一部分保费将被分配到基本保单户口。保费将分配至基本保单户口如下表所示:

保单年度	% 已缴基本保费
第1年	65%
第2年	80%
第3年	90%
第4年	93%
第5年	93%

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40岁的男性, 基本年缴保费为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	
	从保费中扣减以支付佣金的部分(%)	实际数额(RM)
第1	7.50%	750
第2	8.75%	875
第3	6.75%	675
第4	1.00%	100
第5	1.00%	100
第6及以上	-	-

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: 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 (1) 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: 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

保险收费将每个月从基本保单户口中扣除。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。

保单费用

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。

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1	10%
第2	9%
第3	8%
第4	7%
第5	6%
第6	5%
第7	4%
第8	3%
第9	2%
第10	1%
第11以及其后	0%

重要注解

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

附加费用如下将在结算回酬存入基本保单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。

保单年度	每年附加费用
第1至第20	0.5%
第21以及其后	0.0%

注：所征收的费用和收费可能调整。

问：我可以享有税务利益吗？

答：Max Step-Up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。

Max Step-Up是一项限期缴费的不参与分红的universal life 人寿保单。此计划提供保障直至下一个生日年龄100岁。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、或在受保人死亡或完全及永久残废，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个月通知的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：

- 基本保单户口总价值；和
- 未分配的基本保单户口的保费；以及
- 已扣除的保险费用及保单收费。

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。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，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基本保单户口价值。

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、基金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，请参考公司所发出的保单中所阐明的规则与条款。

特别声明

- Max Step-Up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。

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MAX STEP-UP¹

(这是一项保险产品)

自信地跨出人生的每一步



大东方人寿保险（马来西亚）有限公司是PIDM的成员。

¹PIDM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）。