



MAX OPTIMUM¹

(This is an insurance product)

Plan a rewarding legacy for your loved ones



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).

Plan a rewarding legacy for your loved ones

You've strived to provide an enviable life for your family, to make the most of your finances, and to take your lifestyle to new heights. We too understand the need for the best; after all, you deserve no less than the optimal.

Max Optimum is a single-premium universal life plan designed to deliver precisely that – with a host of features to maximise the potential of your wealth.

Enhance the estate you'll pass on to your loved ones with high insurance coverage that culminates in a maturity benefit at age 100 years next birthday. What's more, enjoy added stability with a 30-year No-Lapse Guarantee, as well as a guaranteed minimum crediting rate of 1.5% per annum throughout your policy term regardless of market performance.

It's never too late for legacy planning as Max Optimum allows entry age of up to 75 years next birthday. It's as simple as that: one plan for maximum financial protection, so that you can savour the very best in life.

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

- Max Optimum 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") is the distributor of this product.

Benefits at a glance



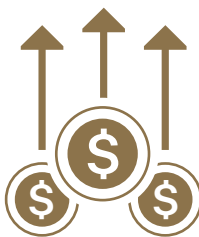
Multiply your net worth and maximise your estate, with high coverage



Security of No-Lapse Guarantee for the first 30 policy years



Guaranteed minimum crediting rate



Return of Basic Policy Account Value at maturity

Note: Terms and conditions apply.



Multiply your net worth and maximise your estate, with high coverage

Maximise the potential of your estate to its fullest with the security of high insurance coverage, coupled with the opportunity to multiply your net worth. In the unlikely event of death or Total and Permanent Disability (“TPD”), you and/or your loved ones will receive the higher of your Basic Sum Assured or Basic Policy Account Value less indebtedness (if any).

Notes:

- i. Coverage for TPD is only applicable prior to the policy anniversary on which the life assured attains age 70 years next birthday.
- ii. Terms and conditions apply.



Security of No-Lapse Guarantee for the first 30 policy years

Enjoy added stability and security with this plan’s 30-year No-Lapse Guarantee, a feature that ensures your insurance coverage remains inforce even if your Basic Policy Account Value is fully depleted in the first 30 policy years, provided there is no outstanding policy loan (inclusive of accrued interest).

Notes:

- i. When the No-Lapse Guarantee is no longer in effect, the policy will lapse if the Basic Policy Account Value is insufficient to pay for charges, or if any policy loan (inclusive of accrued interest) exceeds the Basic Policy Account Value.
- ii. Terms and conditions apply.

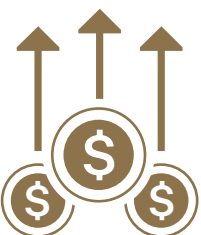


Guaranteed minimum crediting rate

Your single premium will be allocated into the Basic Policy Account and accumulates monthly at a crediting rate declared by the Company. Even if market performance takes an unfavourable turn, you'll still be guaranteed a minimum monthly crediting rate of at least 1.5% per annum – our promise to you even in tough times.

Notes:

- i. The allocation rate will be either 93.0% or 93.5%, based on your Basic Sum Assured.
- ii. The actual crediting rate is non-guaranteed and will be determined by the Company.
- iii. Terms and conditions apply.



Return of Basic Policy Account Value at maturity

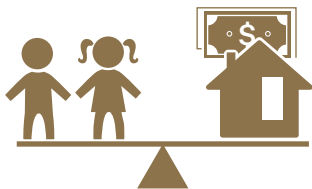
Celebrate the milestone of policy maturity with your Basic Policy Account Value returned to you at the age of 100 years next birthday (less indebtedness, if any). You may enjoy an increase in your Basic Policy Account Value, subject to investment returns.

Note: Terms and conditions apply.

How can Max Optimum work for you?



Multiply your legacy



Divide your estates equitably



Preserve your wealth



Protect your business

Note: Terms and conditions apply.

Multiply Your Legacy

Multiply your estates for your next generation.



You have
RM5 million

Without Max Optimum



Cash set aside for retirement
RM1 million



Estate set aside for
your children
RM4 million

With Max Optimum



Cash set aside for retirement
RM3 million



Purchase Max Optimum
RM2 million



**Estate generated for
your children**

RM4 million*



*Insurance payout upon death

With your current wealth of RM5 million, you may pay a single premium of RM2 million for RM4 million coverage under Max Optimum and use the remaining RM3 million for your retirement lifestyle.

Note:

This diagram is for illustration purposes only. The figures are rounded to the nearest million. Assuming you're a male non-smoker at age 50 years next birthday. Terms and conditions apply.

Divide Your Estates Equitably

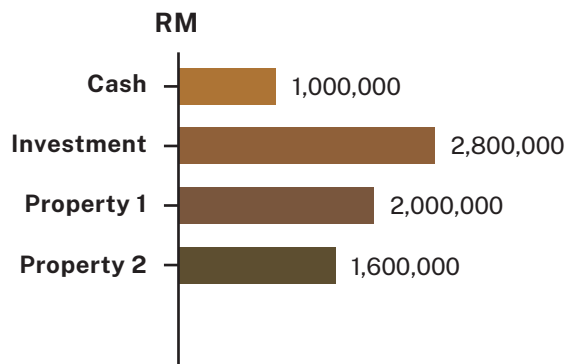
Ensure equal distribution of your wealth to your next generation.



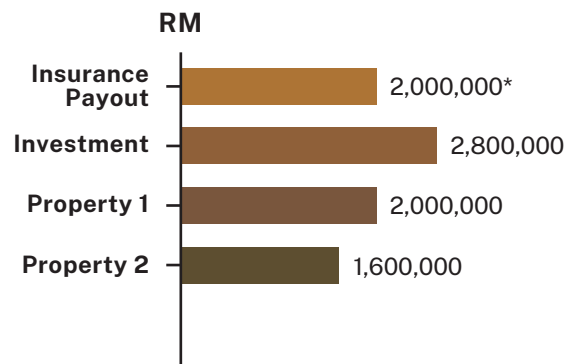
What you can do today



Your estates
RM7.4 million



Purchase
Max Optimum with
RM1 million for
RM2 million coverage



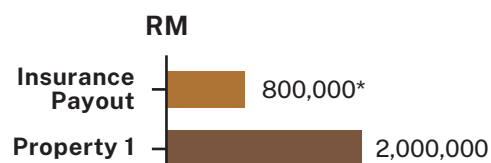
*upon death



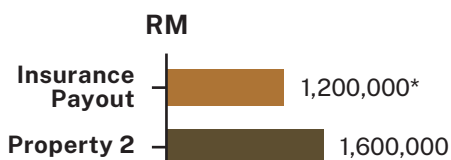
Distribution of your estates



Inheritance
RM2.8 million



Inheritance
RM2.8 million



Inheritance
RM2.8 million



*upon death

Note:

This diagram is not drawn to scale and is for illustration purposes only. The figures are rounded to the nearest million. Assuming you're a male non-smoker at age 50 years next birthday. Terms and conditions apply.

Preserve Your Wealth

Grow and preserve your estates in any given situation.



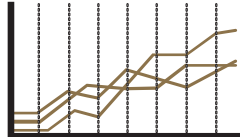
What you have



RM8 million
worth of
estates

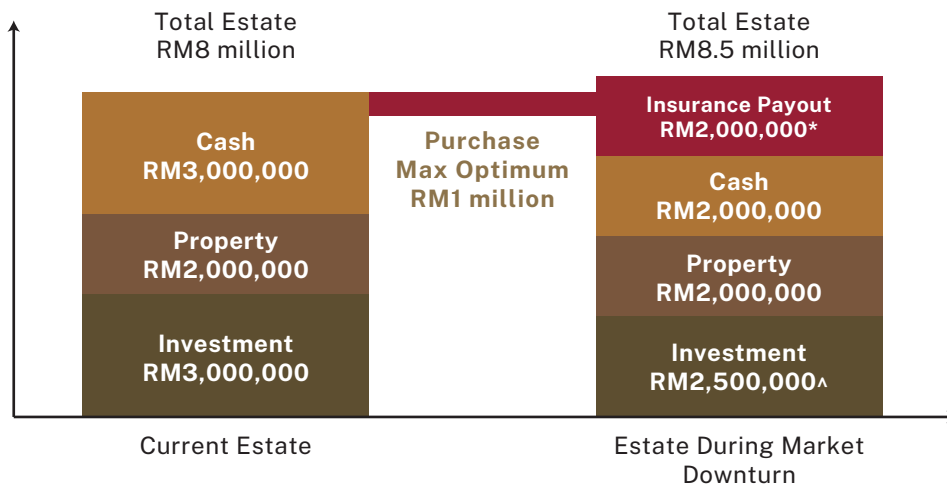


What you can do today



By purchasing RM2 million coverage with Max Optimum with a single premium of RM1 million, you will help to protect your estate against market volatility.

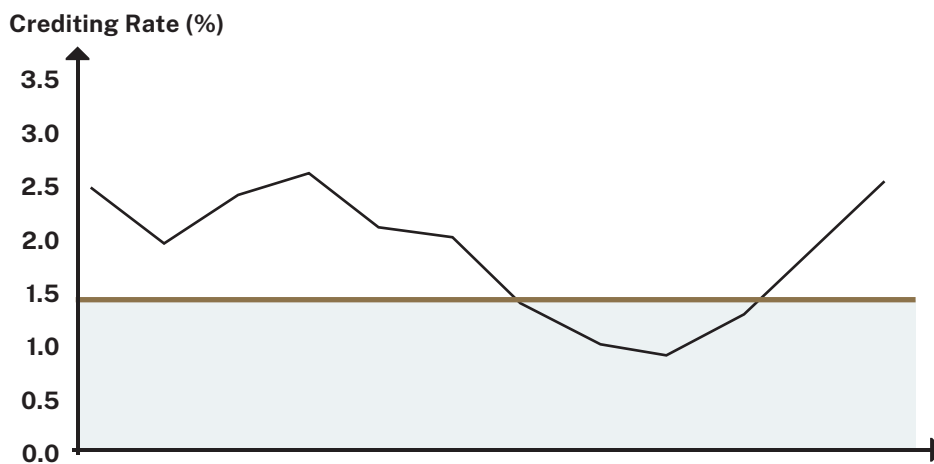
Secured Insurance Payout Amount



^Based on the assumption that the value of the investment has reduced by RM500,000 during the market downturn and does not reflect the actual performance of your total estate.

*upon death

Guaranteed Minimum Crediting Rate



In the event of a market downturn where the crediting rate may drop, you will still be guaranteed a minimum crediting rate of 1.5% per annum.

Note:

This diagram is not drawn to scale and is for illustration purposes only. The figures are rounded to the nearest million. Assuming you're a male non-smoker at age 50 years next birthday. Terms and conditions apply.

Protect your Business

Secure your business legacy and continuity.



What you have



RM8 million
worth of estates
and your own
business



What you can do today



By purchasing RM2 million coverage with Max Optimum with a single premium of RM1 million, you can help ensure your business continuity in the future.

What happens in the event of the demise of the keyperson of the business?



Loss
of
profits



Withdrawal
of credit
facilities

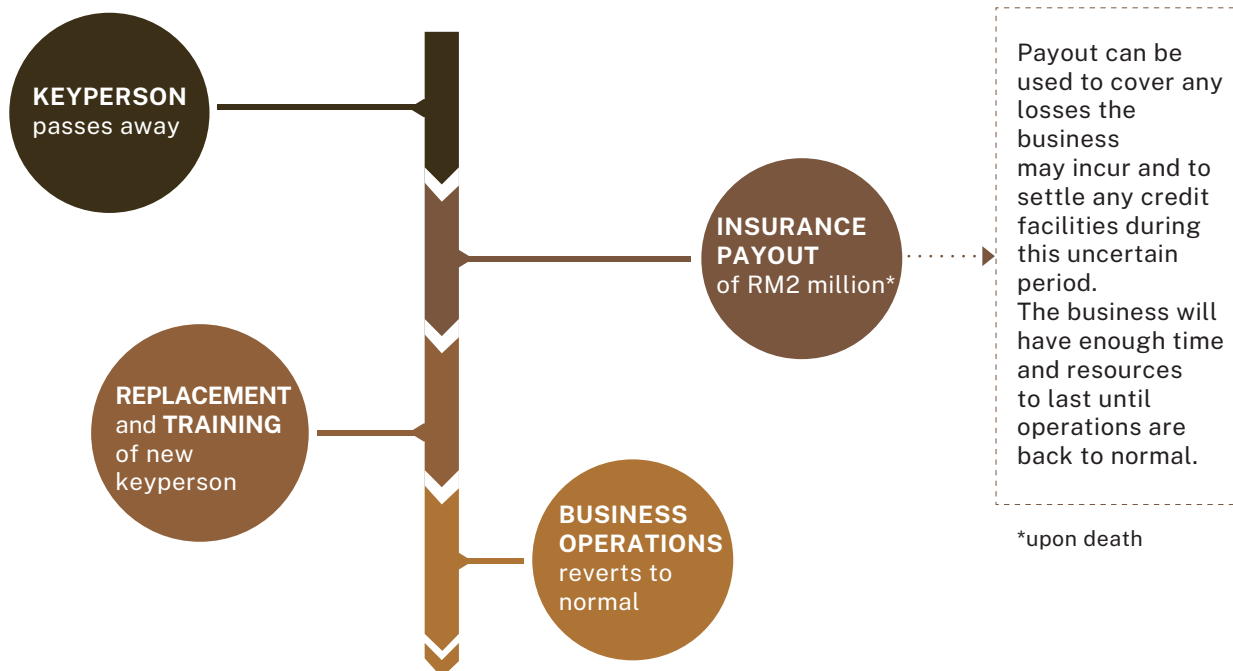


Delayed
timeline
of
projects



Loss of
competitive
advantage

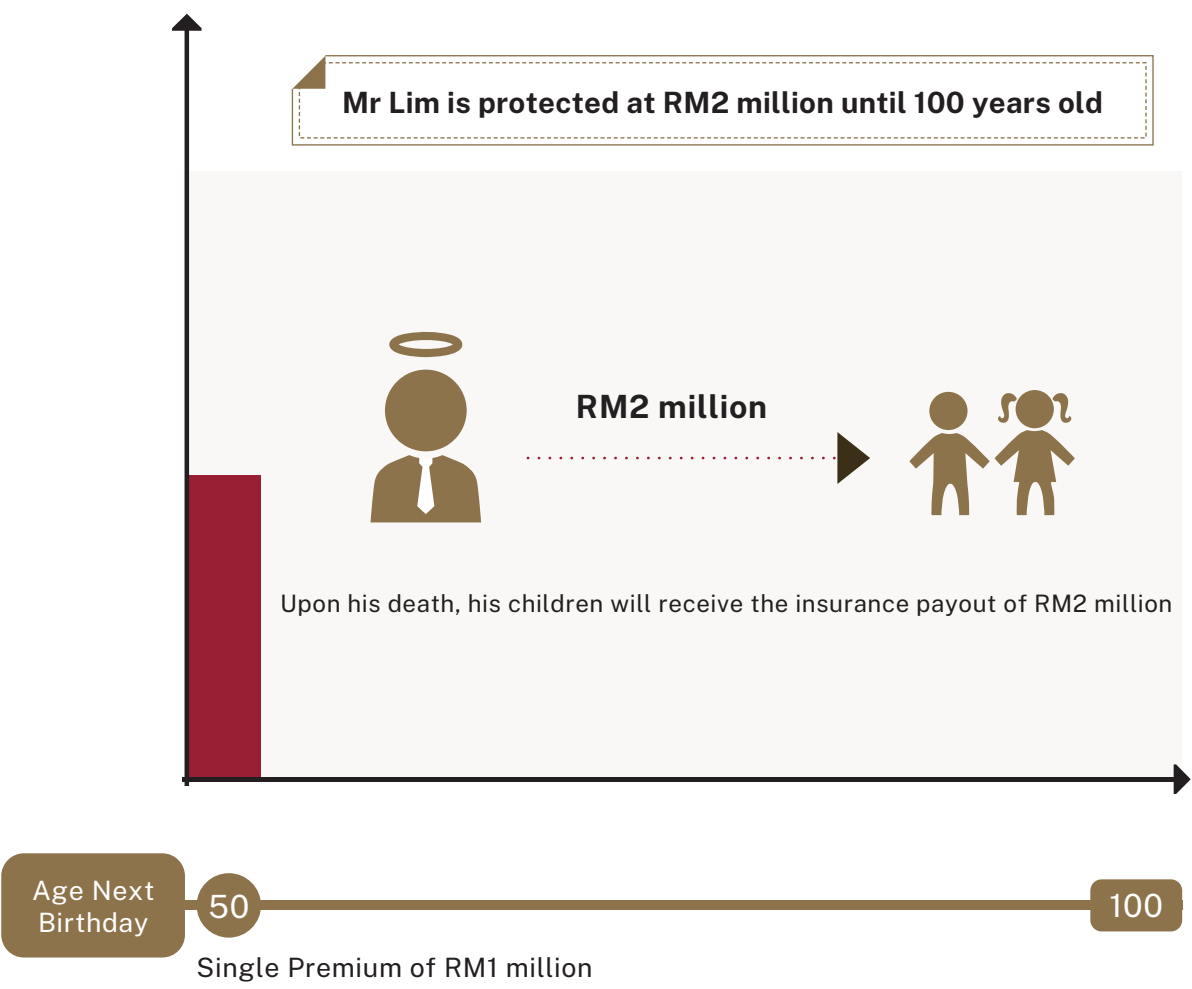
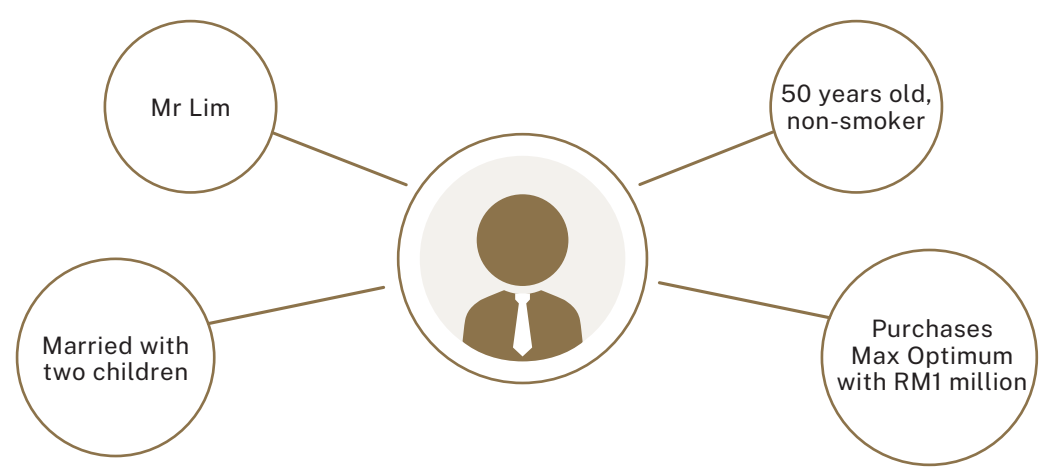
Timeline of Events



Note:

This diagram is for illustration purposes only. The figures are rounded to the nearest million. Assuming you're a male non-smoker at age 50 years next birthday. Terms and conditions apply.

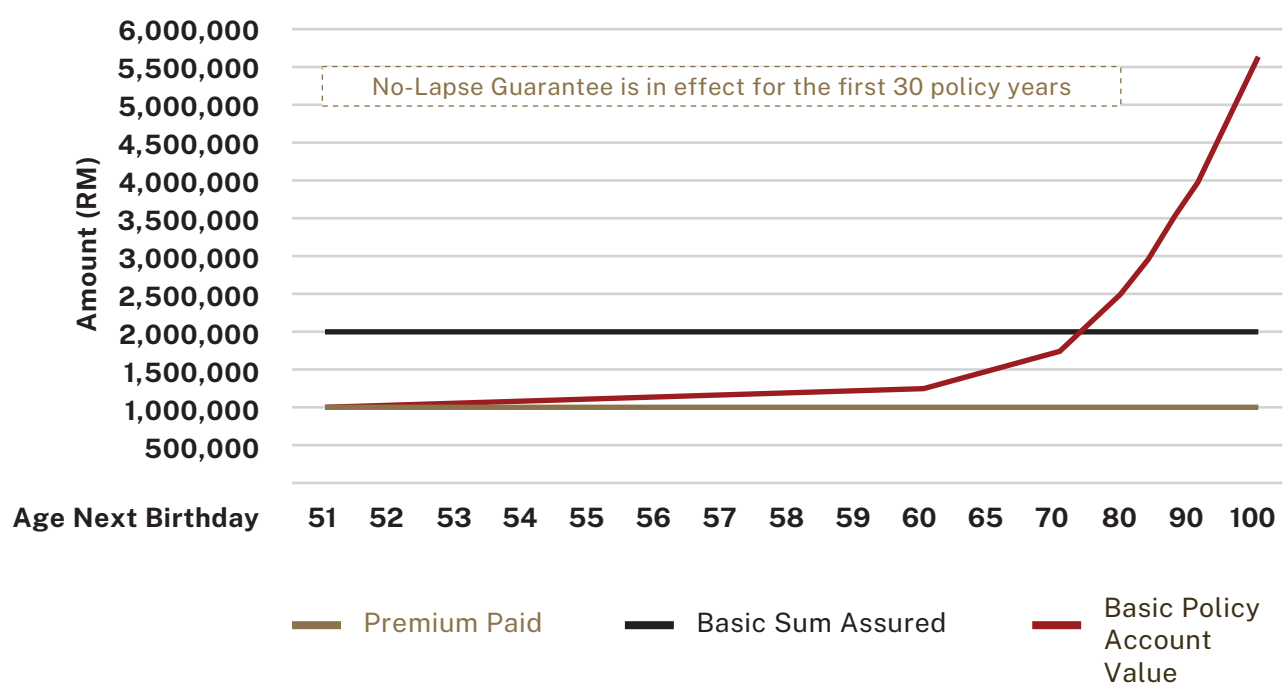
How it works



Note:
This diagram is for illustration purposes only. The figures are rounded to the nearest million. Assuming you're a male non-smoker at age 50 years next birthday. Terms and conditions apply.

How does Max Optimum work?

The following graph is based on a male, non-smoker life assured aged 50 years next birthday with a Basic Sum Assured of RM2,000,000 and a single premium of RM996,000.



- Notes:
- i. This is a standard case with no medical loading.
 - ii. This is for illustration purposes only. It is assumed that the projected investment return is based on the high scenario of 5.00% per annum for all years.
 - iii. The projected returns are not guaranteed. The actual investment returns may vary according to the operating and investment results experienced by the Company.
 - iv. Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 25 years next birthday and the maximum entry age is 75 years next birthday.

Q: How much Basic Sum Assured can I purchase?

A: The Basic Sum Assured that can be purchased is subject to underwriting by the Company.

Entry age next birthday	Minimum	Maximum
70 years and below	RM500,000	Subject to underwriting
71 - 75 years		RM2,000,000

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 from the Risk Commencement Date 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 or on the Risk Commencement Date of the policy.

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

Q: How do I pay my premiums?

A: Only a one-time single premium is required. You can pay by credit advice or banker's order, subject to approval by the Company.

Q: What is the single premium used for?

A: Your single premium will be allocated into your Basic Policy Account, at an allocation rate that depends on the Basic Sum Assured applied for ("Allocated Premium"). Any premium that has not been allocated into the Basic Policy Account ("Unallocated Premium") will be used to meet the payment of commission to OCBC and general expenses of the Company.

Your Basic Policy Account Value on the first day is equivalent to your Allocated Premium minus the insurance charges and policy fee for the first policy month.

Your single premium

Basic Policy Account Value The first-day cash value	Insurance charge and policy fee for the first policy month	Unallocated premium

Q: How is the Basic Policy Account Value derived?

A: Your Basic Policy Account Value will be determined by the following formula:

- **Monthly insurance charge and policy fee**
- + **Credited return**

Your Basic Policy Account Value will grow monthly at the prevailing crediting rate (guaranteed at a minimum of 1.5% p.a.). The actual crediting rate declared monthly would be the net of investment tax, Fund Management Charge and Supplementary Charge.

Q: What is the commission payable?

A: There is a one-off 5% commission that is borne by the policy owner and paid from the single premium. For illustration purposes: for a male, non-smoker life assured at age 50 next birthday with a Basic Sum Assured of RM2,000,000 and single premium of RM996,000, the commission payable is RM49,800.

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 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 RM5.00 from the Basic Policy Account.

Surrender Charge

There will be a surrender charge should you choose to surrender your policy within the first 14 policy years. Surrender charge will only be applicable if you surrender your policy or reduce your Basic Sum Assured, which constitutes a partial surrender. Surrender charge will be applied on the surrendered amount from the Basic Policy Account after deducting any indebtedness, policy fee and insurance charges owed to the Company.

Policy year	Surrender charge (% of amount surrendered from Basic Policy Account Value)
1 - 5	7.50%
6	6.00%
7	4.50%
8	3.00%
9	1.50%
10	0.75%
11 - 14	0.50%
15 and thereafter	0.00%

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 returns into the Basic Policy Account, to cover the cost of managing the investments of assets.

Supplementary Charge

The Supplementary Charge is 0.1% per annum. This will be deducted monthly from the investment return prior to crediting the credited returns into the Basic Policy 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: Can I take a loan from the policy?

A: Yes, a loan is available for up to 80% of your Basic Policy Account Value. The monthly loan interest rate will be determined by the Company. If there is a claim under the policy, any amount owed under the policy shall be deducted from claim proceeds before payment is made.

Note: The monthly loan interest rate may vary from time to time and is available on the Company's official website.

Q: Will I be entitled to tax benefits?

A: Benefits received from Max Optimum 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 Optimum is a single premium non-participating universal life plan that matures at 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.** The fees and charges are not guaranteed, and the Company may revise the fees and charges on policy anniversary by giving you a 3 months' prior 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 full premium paid minus the expenses incurred for medical examination (if any).

If you surrender your policy early, you may get back less than the amount you have paid. Any amount of the premium that has not been allocated into the Basic Policy Account is used to meet the payment of commission to OCBC and general expenses of the Company.

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 guaranteed minimum crediting rate of 1.5% per annum will be declared if the investments have performed poorly. You may need to top-up your premium or reduce the level of insurance protection to avoid losing your insurance cover.

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 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 Optimum 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 booklet 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**. 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 disclaims the liability for any loss or damage howsoever arising in connection with this insurance product.
- If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this booklet, 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

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

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

☎ **03-4259 8888**

📠 **03-4259 8000**

✉ **bancadmin@greateasternlife.com**

🌐 **www.greateasternlife.com**

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

为您的挚爱计划 一份优胜的遗产

您致力为家人提供令人称羡的生活、充分利用您的财产、并且努力地将您的生活方式提升至新的高度。我们也深明每个人都必需拥有最好的。毕竟，您值得拥有最佳的安排。

Max Optimum是一项单期保费Universal Life计划，旨在精确地实现这一目标——以多重特点提高您的财富潜质。

以高保险保障提高您将传承于您挚爱的遗产，并于下一个生日年龄100岁时获得期满利益。此外，30年的不断保保证让您享有更多稳定性，以及无论市场表现如何，在整个保单期限内都可享有每年1.5%的受保证最低结算利率。

遗产规划永远不会太晚，因为Max Optimum的最高签购年龄为下一个生日年龄75岁。就是如此简单，一份保险计划增强您的财务保障，以让您可以享受生活中最美好的时光。

这不是一项银行存款产品或储蓄户口。

- Max Optimum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。

利益概括列表



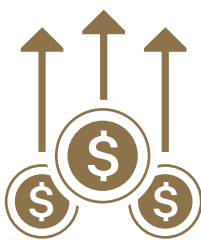
以高保障提高您的净资产以及为您的财产增值



首30个保单年度的不断保保证



受保证最低结算利率



期满时获得基本保单户口价值

注：须符合规则与条款。



以高保障提高您的净资产以及为您的财产增值

凭借高保险保障的保证以及使您的净资产成倍增长的机会，最大限度地发挥您财产的潜力。若不幸死亡或完全及永久残废，您以及/或您的挚爱将获得您的基本保额或基本保单户口价值，视何者为高，并扣除负债（如有）。

注：

- i. 完全及永久残废的保障只适用于若受保人在下一个生日年龄70岁的保单周年日前不幸蒙受完全及永久残废。
- ii. 须符合规则与条款。



首30个保单年度的不断保保证

此计划30年的不断保保证，让您享有更高的稳定性和保证。这项特点确保您的保单即使在基本保单户口价值在首30个保单年度内耗尽，仍然保持生效，前提是并无未偿还的保单贷款（包括待付利息）。

注：

- i. 当不断保保证已失效，若基本保单户口价值不足以支付收费或任何保单贷款（包括待付利息）超过基本保单户口价值，此保单将会断保。
- ii. 须符合规则与条款。

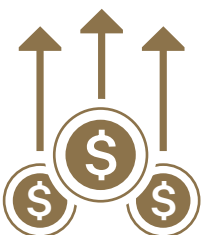


受保证最低结算利率

您的单期保费将被分配至基本保单户口，并将根据公司宣布的结算利率每月累积。即使市场表现不甚理想，您仍将获得至少每年1.5%的最低每月结算利率——这是我们在艰难时刻给予您的承诺。

注：

- i. 分配率将会根据您的基本保额设定为93.0%或93.5%。
- ii. 实际结算利率是不受保证的，并将由公司决定。
- iii. 须符合规则与条款。



期满时获得基本保单户口价值

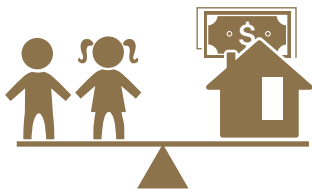
您可在您下一个生日年龄100岁时，获得您的基本保单户口价值（扣除负债，如有），以欢庆您保单期满时的里程碑。您或许能享有更高的基本保单户口价值，但须视投资回酬而定。

注：须符合规则与条款。

Max Optimum可以为您做些什么？



为您的遗产增值



公平地划分您的财产



保存您的财富



守护您的生意

注：须符合规则与条款。

为您的遗产增值

为了您的下一代，增值您的财产。



您拥有
RM500万

没签购Max Optimum



预留现金以备退休之用
RM100万



留给您的孩子的财产
RM400万

签购Max Optimum



预留现金以备退休之用
RM300万



签购Max Optimum
RM200万



留给您的孩子的财产
RM400万*



*死亡时获得的保险理赔

您目前拥有RM500万财富，您可以RM200万的单期保费，
签购一份保额为RM400万的Max Optimum保单，其余的RM300万则可作为退休金。

注：

上述图表仅供说明用途。这些数额已按照最接近的百万化为整数。假设您是一位下一个生日年龄为50岁无吸烟的男性。须符合规则与条款。

公平划分您的遗产

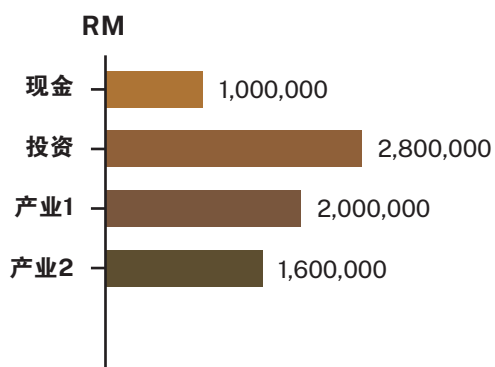
确保公平划分您的财富于您的下一代。



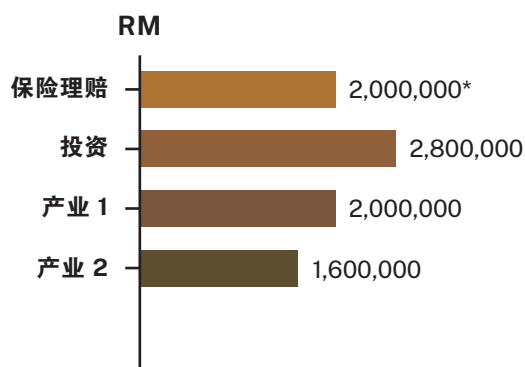
您今天能做的事



您的财产为
RM740万



以RM100万签购
Max Optimum获取
RM200万的保障



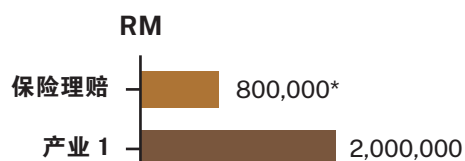
*当死亡发生时



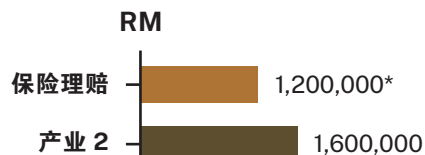
划分您的财产



继承
RM280万



继承
RM280万



继承
RM280万



*当死亡发生时

注：

上述图表非按比例呈现，仅供说明用途。这些数额已按照最接近的百万化为整数。假设您是一位下一个生日年龄为50岁无吸烟的男性。

须符合规则与条款。

保存您的财富

在任何情况下，增长以及保存您的财产。



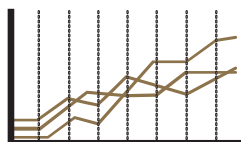
您所拥有的



价值
RM800万
的财产



您今天能做的事



以RM100万的单期保费签购
Max Optimum RM200万的保障，
您将帮助保护您的财产免受市场波动
的影响。

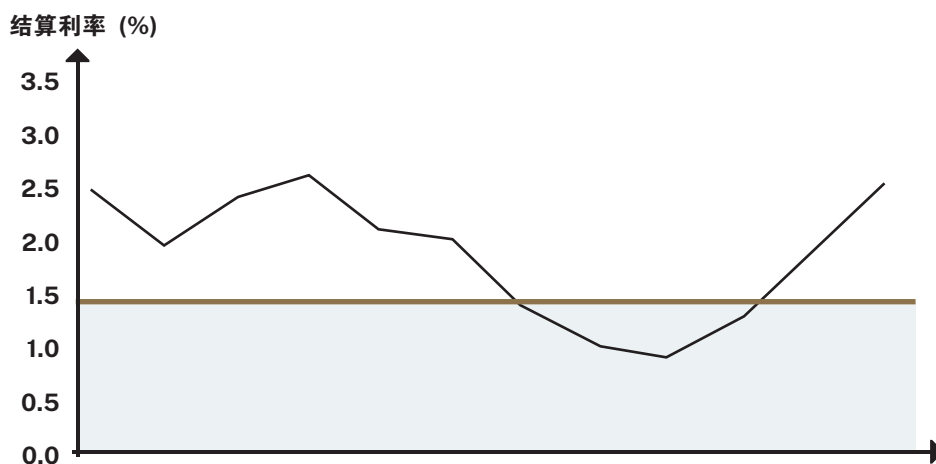
保障保险理赔数额



[^]假设投资价值
在市场低迷的
情况下，已减少
至RM500,000，
并不代表您总财产
的实际表现如是。

*当死亡发生时

受保证最低结算利率



结算利率可能会
在市场低迷时下降，
您仍将保证
获得每年1.5%的
最低结算利率。

注：

上述图表非按比例呈现，仅供说明用途。这些数额已按照最接近的百万化为整数。假设您是一位下一个生日年龄为50岁无吸烟的男性。

须符合规则与条款。

守护您的生意

守护您的生意传承以及延续。



您所拥有的



价值
RM800万
的财产以及您自己的生意



您今天能做的事



以RM100万的单期保费签购
Max Optimum RM200万的保障，
您可以帮助确保自己的生意在将来
得以延续。

若生意中的关键人物不幸逝世，会发生什么事？



利润损失



终止信贷
服务

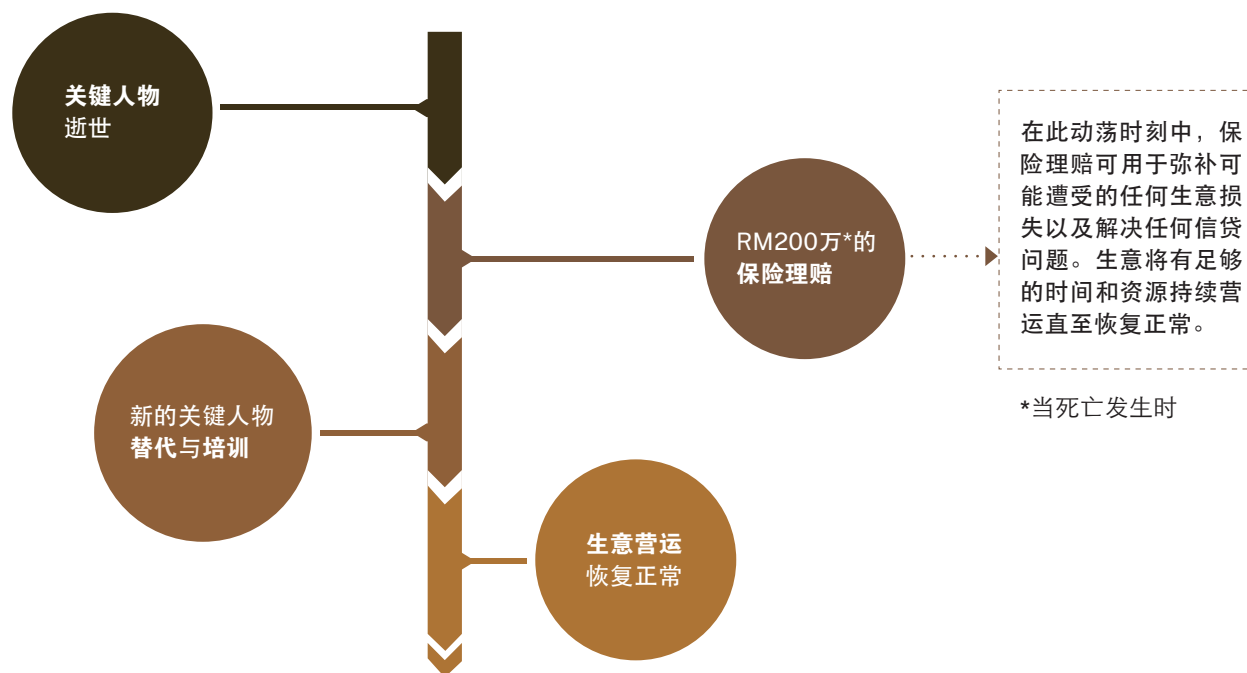


延迟项目
时间



失去竞争
先机

事件发展顺序



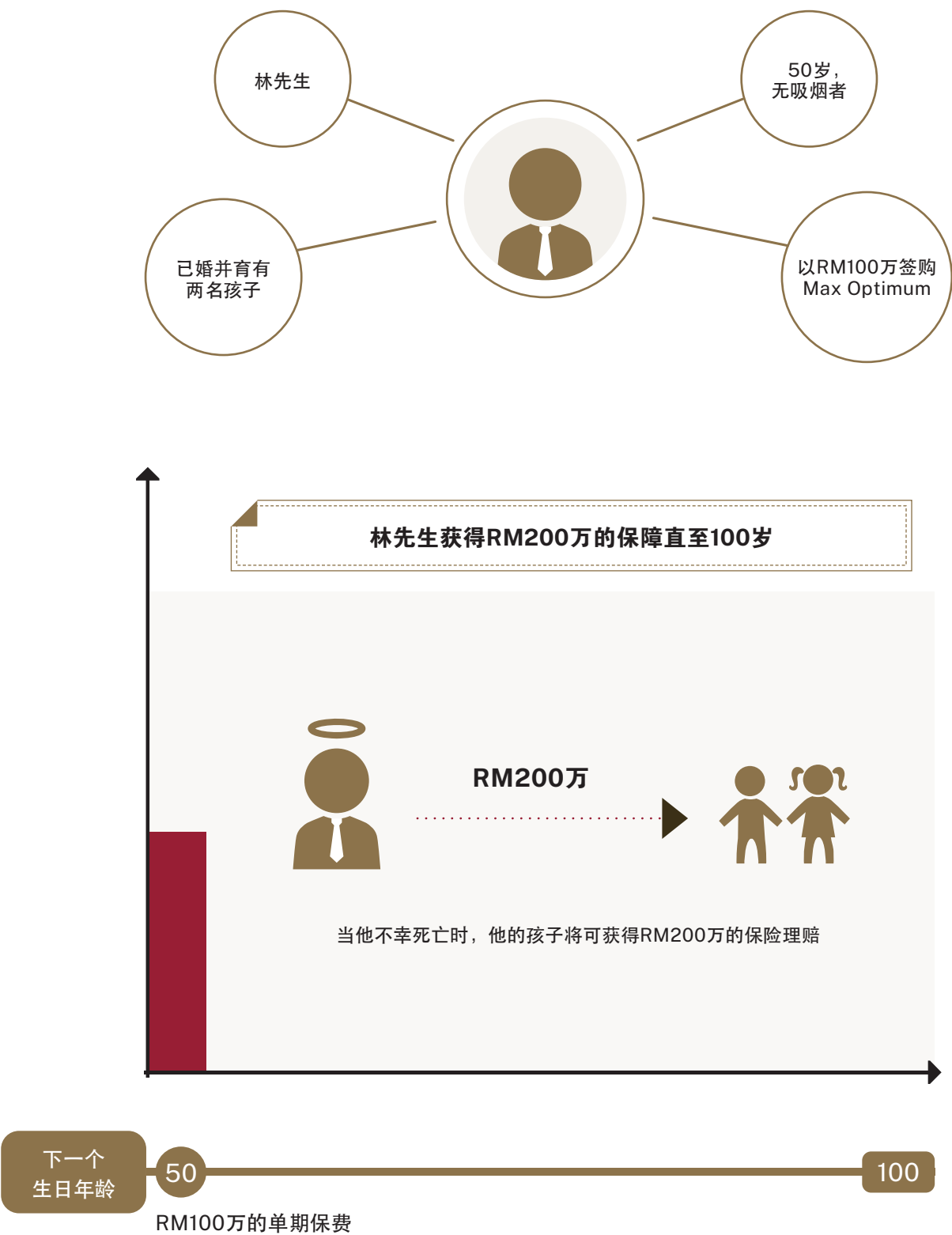
*当死亡发生时

注：

上述图表非按比例呈现，仅供说明用途。这些数额已按照最接近的百万化为整数。假设您是一位下一个生日年龄为50岁无吸烟的男性。

须符合规则与条款。

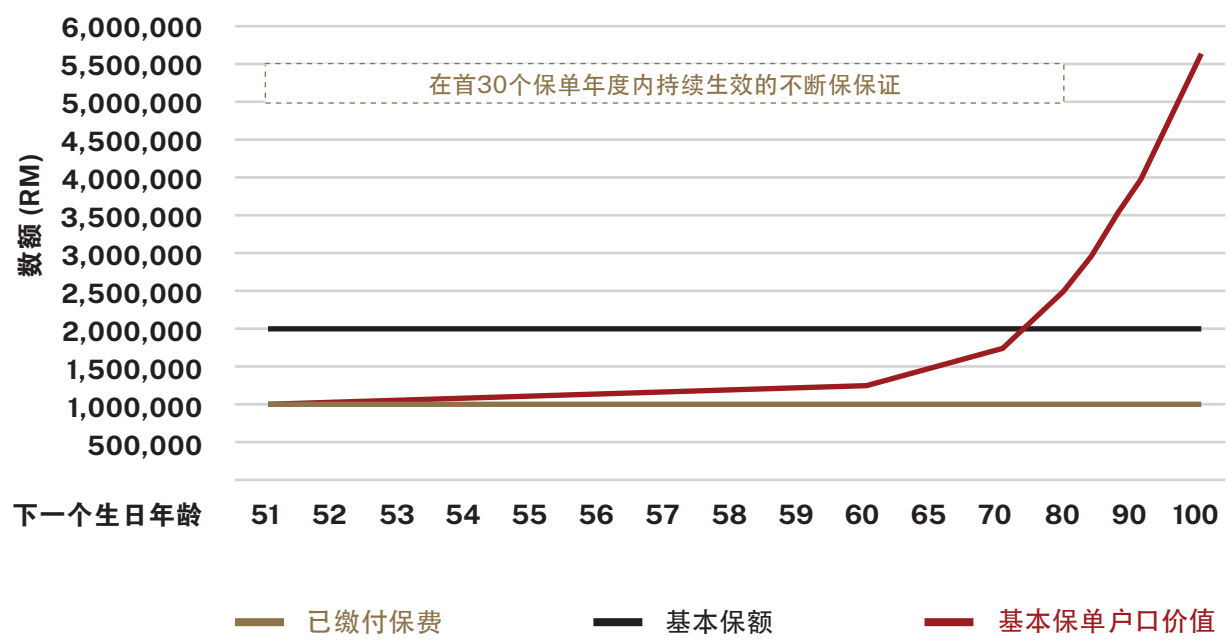
此计划如何运作



注：
上述图表仅供说明用途。这些数额已按照最接近的百万化为整数。假设您是一位下一个生日年龄为50岁，无吸烟的男性。须符合规则与条款。

Max Optimum如何运作

以下图表是根据一名下一个生日年龄50岁的无吸烟男性投保人为例，基本保额RM2,000,000以及单期保费为RM996,000。



注：

- i. 此例子为没有保险附加费的标准情况。
- ii. 上述图表仅供说明用途。此说明乃根据每年预测投资回酬为5.00%的假设性较高情况。
- iii. 预测回酬不受保证。实际投资回酬可能随着公司的营业以及投资结果而有所不同。
- iv. 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25岁;最高签购年龄则是下一个生日年龄75岁。

问: 我可以签购多少的保额?

答: 可签购保额须符合公司的核保条件。

签购时的下一个生日年龄	最低	最高
70岁或以下	RM500,000	须符合公司的核保条件
71岁至75岁		RM2,000,000

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:

- 在风险生效日开始计算的第一保单年度内, 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;
- 在风险生效日之前, 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: 我需要如何缴纳保费?

答: 只需缴纳单期保费。您可以通过直接现金汇款或银行汇票缴纳保费, 惟需获得公司的批准。

问: 单期保费是充当何种用途?

答: 您的单期保费将会根据您的基本保额, 并以特定的分配比率, 被分配到基本保单户口 (“已分配保费”)。任何未分配到基本保单户口的保费 (“未分配保费”) 将会被用于支付华侨银行的佣金及公司的一般开支。

您的首日基本保单户口价值相等于您的已分配保费, 扣除首个保单月的保险费用和保单费用。

您的单期保费

基本保单户口价值 保单费用	首个保单月的 保险费用及 保单费用	未分配保费

问: 基本保单户口价值是如何形成?

答: 您的基本保单户口价值将由以下算式而定:

- 每月保险费用和保单费用
- + 结算利率回酬

您的基本保单户口将会以现行的结算利率每月增长 (保证每年至少1.5%)。所公布实际的结算利率将扣除投资税、基金管理费和附加费用。

问: 什么是所需支付的佣金?

答: 5%的一次性佣金将由保单持有人承担并从单期保费中支付。仅供说明用途:一位下一个生日年龄为50岁无吸烟的男性以RM996,000的单期保费签购了RM2,000,000的基本保额, 须支付的佣金为RM49,800。

问: 此保单有哪些现有的收费和费用?

答: 此保单有以下五项费用:

保险费用

保险费用将每个月从基本保单户口中扣除。保险费用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

RM5.00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

若您在首四个保单年度退保，您将被征收退保费用。您只有在退保时或因减少基本保额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拖欠公司的任何债务、保单费用和保险费用后征收。

保单年度	退保费用(基本保单户口价值退保金额的百分比)
1至5	7.50%
6	6.00%
7	4.50%
8	3.00%
9	1.50%
10	0.75%
11至14	0.50%
15或以后	0.00%

基金管理费用

每年0.5%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

每年0.1%的附加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，以支付提供保单的特定受保证利益的费用。

注: 所征收的费用和收费可能调整。

问: 我可以从保单中贷款吗?

答: 您可以从基本保单户口中贷款。保单贷款数额最多为基本保单户口价值的80%。每个月的贷款利率将由公司决定。若有任何索赔，保单所拖欠的一切数额应当在索赔实收款项中扣除。

注: 每月贷款利率不时更动，可在公司官方网站上查阅。

问: 我可以享有税务利益吗?

答: Max Optimum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

Max Optimum是一项在投保人的100岁（下一个生日年龄）时期满的单期保费Universal Life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。**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，全额保费扣除医药检验费用（如有）后将悉数退还给保单持有人。

如果提早退保，您所得数额可能少于已缴纳的保费数额。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。

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，每年1.5%的受保证最低结算利率将被宣布。您可能需要增加您的保费或降低保险保障水平，以避免失去您的保险保障。

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 Optimum是一项由大东方人寿保险（马来西亚）有限公司（198201013982 / 93745-A）所承保的人寿保险计划，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。

欲知最新联络方式，请参阅本公司网站。

迎向精彩

总公司

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

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

☎ **03-4259 8888**

☎ **03-4259 8000**

✉ **bancadmin@greateasternlife.com**

🌐 **www.greateasternlife.com**

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



MAX OPTIMUM¹

(这是一项保险产品)

为您的挚爱计划一份优胜的遗产



大东方人寿保险（马来西亚）有限公司是PIDM的成员。

¹ 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）。