



GLORIOUS OPTIMUM¹

(This is an insurance product)

A plan that provides extensive and flexible benefits for you and 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).

A plan that provides extensive and flexible benefits for you and your loved ones

Protection comes in all shapes and sizes, and it's important to choose the right one to suit your personal level of commitment and comfort.

Glorious Optimum is a limited pay non-participating whole life plan designed to give you the freedom to optimise your insurance coverage by choosing between the policy terms of 10, 20 or 30 years; or to be protected up to the age of 100 years next birthday. You'll also have up to 5 premium payment term options available, depending on your selected policy term.

Keeping in mind that the unexpected can occur at any time, this plan provides vital coverage against death and Total and Permanent Disability, with up to 3 times additional payout for accidents and even an optional rider to further strengthen your financial protection in tough times.

With Glorious Optimum, you can be assured that your safety net is just the right size for you, optimised to protect you as you take on the world and your aspirations.

Benefits at a glance



Tailor-make your own plan by choosing from the various premium payment terms and policy term options available



Essential life protection to help safeguard the future



Up to 3 times additional coverage for accidents



Continuous protection with optional Payer Benefit Rider

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

- **Glorious Optimum** is a life insurance plan underwritten by Great Eastern Life Assurance (Malaysia) Berhad (198201013982/93745-A) ("the Company").
- Bank of China (Malaysia) Berhad (200001008645/511251-V) ("BOCM") is the distributor of this product.

Note: Terms and conditions apply.



Tailor-make your own plan by choosing from the various premium payment terms and policy term options available

Glorious Optimum’s strength is in its flexibility – this is a plan that you can optimise to best suit your level of commitment, affordability and personal needs.

You’ll have the freedom to select policy terms of 10, 20, or 30 years; or opt to be covered until age 100 years next birthday. Depending on your chosen coverage term, there are also several premium payment term options available to you, as shown in the table below:

Policy Term	Premium Payment Term (years)				
	3	5	10	15	20
10 years	√	√			
20 years	√	√	√	√	
30 years	√	√	√	√	√
Up to age 100 years next birthday	√	√	√	√	√

Note: Terms and conditions apply.



Essential life protection to help safeguard the future

Ensuring you have sufficient protection today can go a long way towards financially securing the future for your loved ones should the untoward happen to you.

In the event of Total and Permanent Disability (TPD) prior to the policy anniversary of age 70 years next birthday or death, your loved ones will receive a lump sum payout equivalent to the higher of the Basic Sum Assured or 100% of the total Basic Premium paid without interest.

Notes:

- i. Basic Premium paid is the regular modal premium paid for the basic plan excluding any extra premium paid for the basic plan and rider and any advance premium paid.*
- ii. Terms and conditions apply.*



Up to 3 times extra coverage for accidents

Misfortune can strike at any time. That is why Glorious Optimum provides additional coverage of up to 300% of your Basic Sum Assured¹ in the event of accidental death or TPD, no matter where you are in the world.

This is paid in one lump sum to your loved ones on top of the death or TPD benefit that they will receive, in accordance with the illustration below:



Accidental death / TPD

Additional **100%**
Basic Sum Assured



Accidental death (public conveyance)²

Additional **200%**
Basic Sum Assured



Accidental death (outside Malaysia)³

Additional **300%**
Basic Sum Assured

Notes:

¹ The additional accidental death or TPD benefit is only applicable within the policy term and before age 70 years next birthday, subject to a maximum of RM2,000,000 per life for bancassurance channel.

² Accidental death of the life assured resulted while travelling in 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 the commencement of the fire.

³ In the event accidental death occurs when the life assured resides or travels outside Malaysia for more than 90 consecutive days, the Company shall only pay the benefit according to death, accidental death or accidental death (public conveyance), whichever is applicable.

Terms and conditions apply.



Continuous protection with optional Payer Benefit Rider

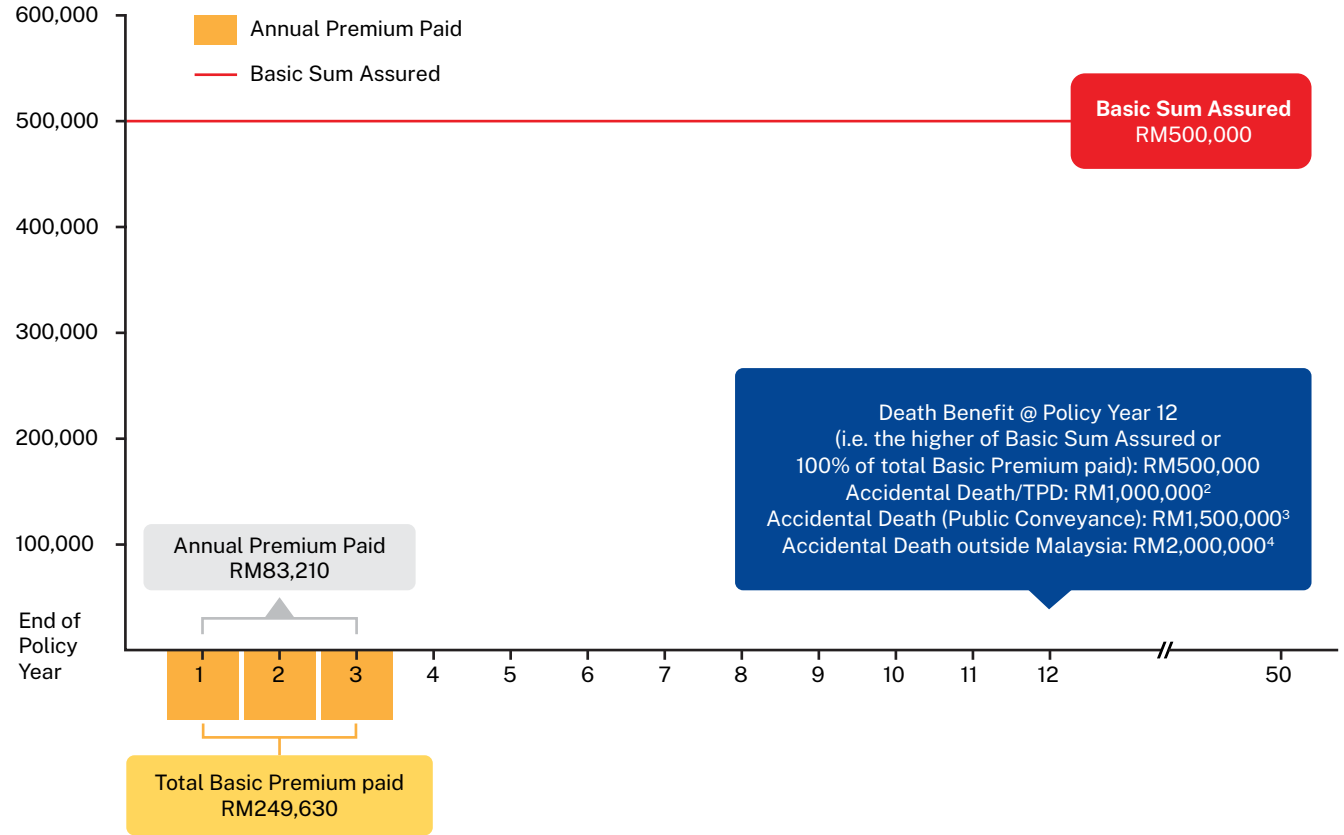
Glorious Optimum allows you to strengthen your personal financial safety net during tough times with the addition of an optional rider. Enjoy greater peace of mind when you purchase this plan as a gift of love for your loved ones by attaching Payer Benefit Rider. This rider will waive premiums for the remainder of the premium payment term following the death or TPD of the payer of the policy.

Note: Terms and conditions apply.

Scenario 1: Pay 3 years for whole life coverage

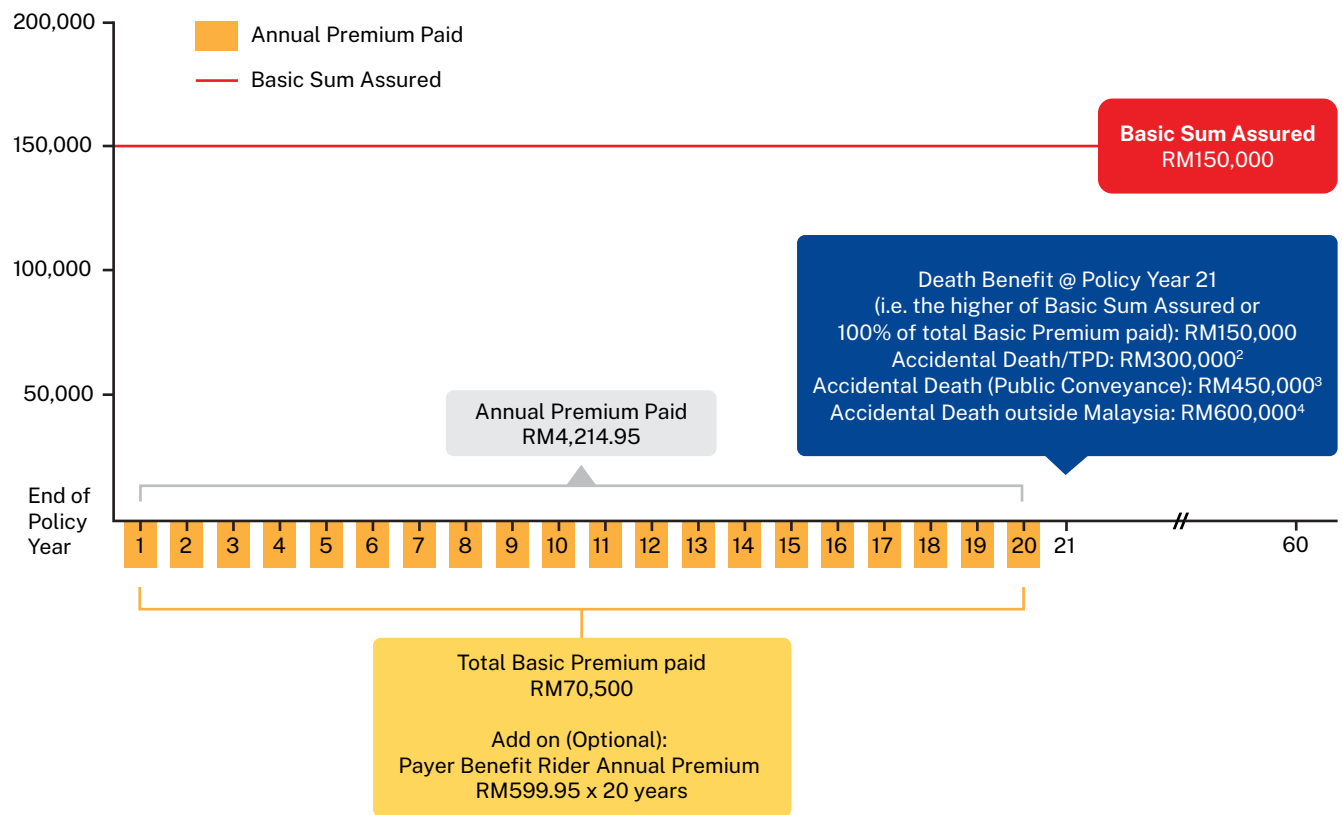
Mr. Hafiz, a male, non-smoker life assured aged 50 years next birthday buys Glorious Optimum with a Basic Sum Assured of RM500,000 for coverage up to age 100 years next birthday and pays annual premium of RM83,210 for 3 years.

The diagram on the right illustrates the benefits payable in the 12th Policy Year.



Notes:

- ¹ The example above is used for illustration purposes only.
- ² Upon death or TPD of the life assured due to accidental causes, additional 100% of Basic Sum Assured will be payable.
- ³ Upon accidental death of the life assured due to accidental cause while traveling in a public conveyance, or riding in an elevator or electric lift, or in consequence of the burning of any public building, additional 200% of Basic Sum Assured will be payable.
- ⁴ Upon accidental death of the life assured that occurs when the life assured resides or travels outside of Malaysia for a period of not more than 90 consecutive days, additional 300% of Basic Sum Assured will be payable.
- ⁵ The additional accidental death or TPD benefit is only applicable within the policy term and before age 70 years next birthday, subject to a maximum of RM2,000,000 per life for bancassurance channel.
- ⁶ Basic Premium is the regular modal premium paid for basic plan excluding any extra premium paid and any advance premium paid.
- ⁷ Terms and conditions apply.



Scenario 2: Pay 20 years for whole life coverage

Mr. Lee, a male, non-smoker aged 50 years next birthday intends to buy Glorious Optimum as a gift of love for his non-smoker wife aged 40 years next birthday. He buys Glorious Optimum with a Basic Sum Assured of RM150,000 with his wife as the life assured for coverage up to age 100 years next birthday, and pays annual premium of RM3,525 for 20 years. To ensure continued protection for his wife, he chose to add on the Payer Benefit Rider to the policy in order to ensure that the premiums for the policy are taken care of in the event of his death or TPD.

The diagram on the left illustrates the benefits that he will receive in the 21st Policy Year upon death of his wife.

Notes:

- ¹ The example above is used for illustration purposes only.
- ² Upon death or TPD of the life assured due to accidental causes, additional 100% of Basic Sum Assured will be payable.
- ³ Upon accidental death of the life assured due to accidental cause while traveling in a public conveyance, or riding in an elevator or electric lift, or in consequence of the burning of any public building, additional 200% of Basic Sum Assured will be payable.
- ⁴ Upon accidental death of the life assured that occurs when the life assured resides or travels outside of Malaysia for a period of not more than 90 consecutive days, additional 300% of Basic Sum Assured will be payable.
- ⁵ The additional accidental death or TPD benefit is only applicable within the policy term and before age 70 years next birthday, subject to a maximum of RM2,000,000 per life for bancassurance channel.
- ⁶ Basic Premium is the regular modal premium paid for basic plan excluding any extra premium paid and any advance premium paid.
- ⁷ Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age for Glorious Optimum is 30 days attained age and the maximum entry age is subject to the policy term chosen by you, as shown in the table below:

Policy Term	Minimum	Maximum
10 years	30 days attained age	65 years next birthday
20 years		60 years next birthday
30 years		50 years next birthday
Up to age 100 years next birthday		65 years next birthday

Q: Who can purchase this plan?

A: This plan is applicable for Malaysians, Permanent Residents in Malaysia, Singaporeans and Bruneians. Malaysia My Second Home (MM2H) pass holders and foreign applicants (required to reside in Malaysia for a minimum of 6 months prior to application) are also allowed to apply for this plan. However, all applications must be signed in Malaysia and shall be subject to approval by the Company.

Q: How much Basic Sum Assured can I purchase?

A: You may apply for any amount but the minimum Basic Sum Assured for this plan is RM50,000. Any application for Glorious Optimum is subject to the Company's applicable underwriting requirements.

Q: How do I pay my premiums?

A: You can pay by credit card. You have the flexibility to pay your premiums annually, half-yearly, quarterly, or even monthly (two months of initial premiums is required).

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 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 or from the date of any reinstatement of the policy, whichever is later;
- Accidental death in which the death of the life assured does not occur within 90 days from the date of accident, and any injury resulting in the loss suffered;
- Benefit for accidental death outside Malaysia* if life assured resides or travels outside Malaysia for more than 90 consecutive days.
** The Company shall only pay the benefit according to death, accidental death or accidental death (public conveyance).*

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

Q: What is the commission payable?

A: Below are illustrations in respect of a male, non-smoker life assured at age 30 years next birthday with a Basic Sum Assured of RM500,000 for coverage up to age 100 years next birthday, with Basic Annualised Premium of RM49,300 for 3 years premium payment term, RM31,330 for 5 years premium payment term and RM9,785 for 20 years premium payment term.

Policy year	Commission borne by policy owner and paid from the premium each year					
	3 years		5 years		20 years	
	Proportion of premium deducted for commission (%)	Actual amount (RM)	Proportion of premium deducted for commission (%)	Actual amount (RM)	Proportion of premium deducted for commission (%)	Actual amount (RM)
1	6.00	2,958.00	10.00	3,133.00	40.00	3,914.00
2	7.75	3,820.75	9.30	2,913.69	30.00	2,935.50
3	5.00	2,465.00	6.55	2,052.12	20.00	1,957.00
4	-	-	4.35	1,362.86	15.00	1,467.75
5	-	-	1.05	328.97	10.00	978.50
6	-	-	-	-	10.00	978.50
7 and above	-	-	-	-	-	-

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

Q: Will I be entitled to tax benefits?

A: Benefits received from Glorious 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

Glorious Optimum is a limited pay non-participating whole life plan that provides coverage for 10, 20, or 30 years; or up to age 100 years next birthday. Premiums are payable until the end of the premium payment term or until death, TPD or termination of the policy, whichever occurs first. Premiums will remain the same throughout the premium payment term.

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 full premium minus the expenses incurred for medical examination (if any) will be refunded to the policy owner. If you surrender your policy early, you may get back less than the amount you have paid. 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.

The policy will not have a guaranteed minimum cash value on termination until after you have paid premiums for the first year. If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value is more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

You are advised to refer to any BOCM sales staff for the Sales Illustration, Product Disclosure 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

- Glorious Optimum is a life insurance plan underwritten by Great Eastern Life Assurance (Malaysia) Berhad (198201013982/93745-A) and Bank of China (Malaysia) Berhad (200001008645/511251-V) 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 BOCM. 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. BOCM 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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一份为您与您的挚爱 提供全方位以及 伸缩性保障的计划

保障不拘形式与大小，最重要的是可根据您自身的承诺以及舒适水平决定适合您的保单。

辉煌优值保是一项限期缴付不参与红利的终身保单。它让您可自由选择为期10年、20年或30年或直至下一个生日年龄100岁的保单期限以提供您全方位的保险保障。您也有多达5项保费缴纳期选项，取决于您所选择的保单期限。

我们无法预测不幸会在什么时候发生。此计划在死亡或完全及永久残废发生时提供关键性保障，在意外发生时提供高达3倍的额外赔偿并且附有选择性附加保障，以在艰难时刻提供您更健全的财务保障。

通过辉煌优值保，您可以确保您已拥有了大小适中的安全网，在您实现您的理想的同时也全方位地守护着您。

这不是一项银行存款产品或储蓄户口。

- 辉煌优值保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。
- 中国银行（马来西亚）有限公司（200001008645/511251-V）（“中国银行”）是此计划的经销者。

利益概括列表



根据不同的保费缴纳期和保单期限选项，为您制定属于您个人的计划



恰如其份的人寿保障以维护您的未来



于意外发生时，提供高达3倍的额外保障



通过选择性的保费豁免利益附加保障以确保持续保障

注：须符合规则与条款。



根据不同的保费缴纳期和保单期限选项，为您制定属于您个人的计划

辉煌优值保的特点是在于它的伸缩性。这是一项可让您根据您的负担能力和个人所需而打造最适合自己的全方位计划。

您可自由选择保单期限为期10年、20年或30年或选择获取保障直至下一个生日年龄100岁。保费缴纳期选项将根据你所选的保障期限而有所不同，如下表所示：

保单期限	保费缴纳期(年)				
	3	5	10	15	20
10年	√	√			
20年	√	√	√	√	
30年	√	√	√	√	√
直至下一个生日年龄100岁	√	√	√	√	√

注：须符合规则与条款。



恰如其份的人寿保障以维护您的未来

在今天确保您拥有足够的保障，可在您发生不幸时保护您挚爱的未来财务状况。

若在下一个生日年龄70岁的保单周年日前不幸蒙受完全及永久残废，您的挚爱将可获得一次性支付相等于基本保额或100%已缴纳基本保费总额（扣除利息）的利益，视何者为高。

注：

- i. 基本保费是基本保单根据保费模式的已缴纳定期保费，不包括任何基本保单和附加保障的额外保费以及任何预缴保费。
- ii. 须符合规则与条款。



于意外发生时，提供高达3倍的 额外保障

任何时刻都可能发生不幸。这就是为什么无论您身在世界何处，若不幸因意外而死亡或蒙受完全及永久残废，辉煌优值保会提供高达基本保额300%¹的额外保障。

这是您的挚爱在基本的死亡或完全及永久残废利益之外，会获得的额外一次性利益，如下图所示：



**意外死亡/
完全及永久残废**

额外100%
基本保额



**因乘搭公共交通
工具²而意外死亡**

额外200%
基本保额



**在马来西亚境外³
发生意外而死亡**

额外300%
基本保额

注：

- ¹ 额外意外死亡或完全及永久残废利益仅适用于保单期限内以及下一个生日年龄70岁前，而同一受保人在银行保险分销渠道内的最高限额为RM2,000,000。
- ² 当受保人因在乘搭公共交通工具(不包括缆车、计程车、租用的汽车或包租私人旅行的任何形式的交通工具)时意外死亡；或当受保人乘坐电梯或电动升降机时而意外死亡；或因在任何剧院、电影院、酒店或其他公共建筑物中发生火灾，而受保人在火患开始时已在场而意外死亡。
- ³ 若意外死亡发生于受保人在马来西亚以外地区居住或旅游超过连续90天后，公司将只根据死亡、意外死亡或意外死亡(公共交通工具)的利益，视何者适用而支付赔偿。

须符合规则与条款。



通过选择性的保费豁免利益附加保障 以确保持续保障

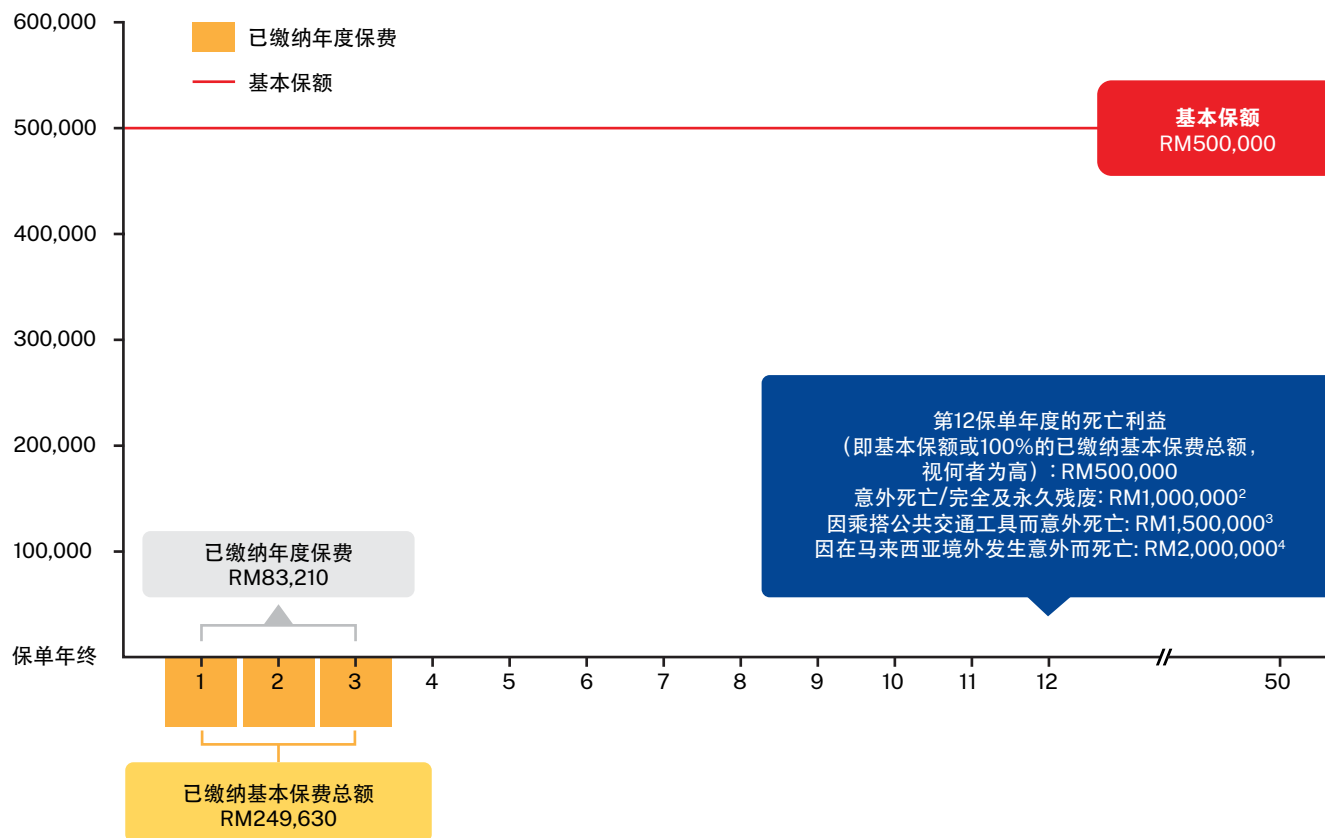
辉煌优值保让您通过附加选择性的附加保障，在艰难时刻增强您个人的财务安全网。当您签购此计划并附上保费豁免利益附加保障时，您便可无后顾之忧地将其赠予您的挚爱作为一份爱的礼物。这附加保障在此保单的付款人死亡或蒙受完全及永久残废后，豁免在之后的保费。

注：须符合规则与条款。

情况1: 支付3年保费以获取终身保障

Hafiz先生是一名下一个生日年龄50岁，无吸烟的男性投保人。他欲签购一份基本保额为RM500,000的辉煌优值保，并在为期3年内每年缴纳保费RM83,210，以获取保障直至下一个生日年龄100岁。

右图表显示在第十二个保单年度的利益支付。



注：

¹ 上述示例仅供说明用途。

² 若投保人因意外而导致死亡或蒙受完全及永久残废，额外100%的基本保额将获得支付。

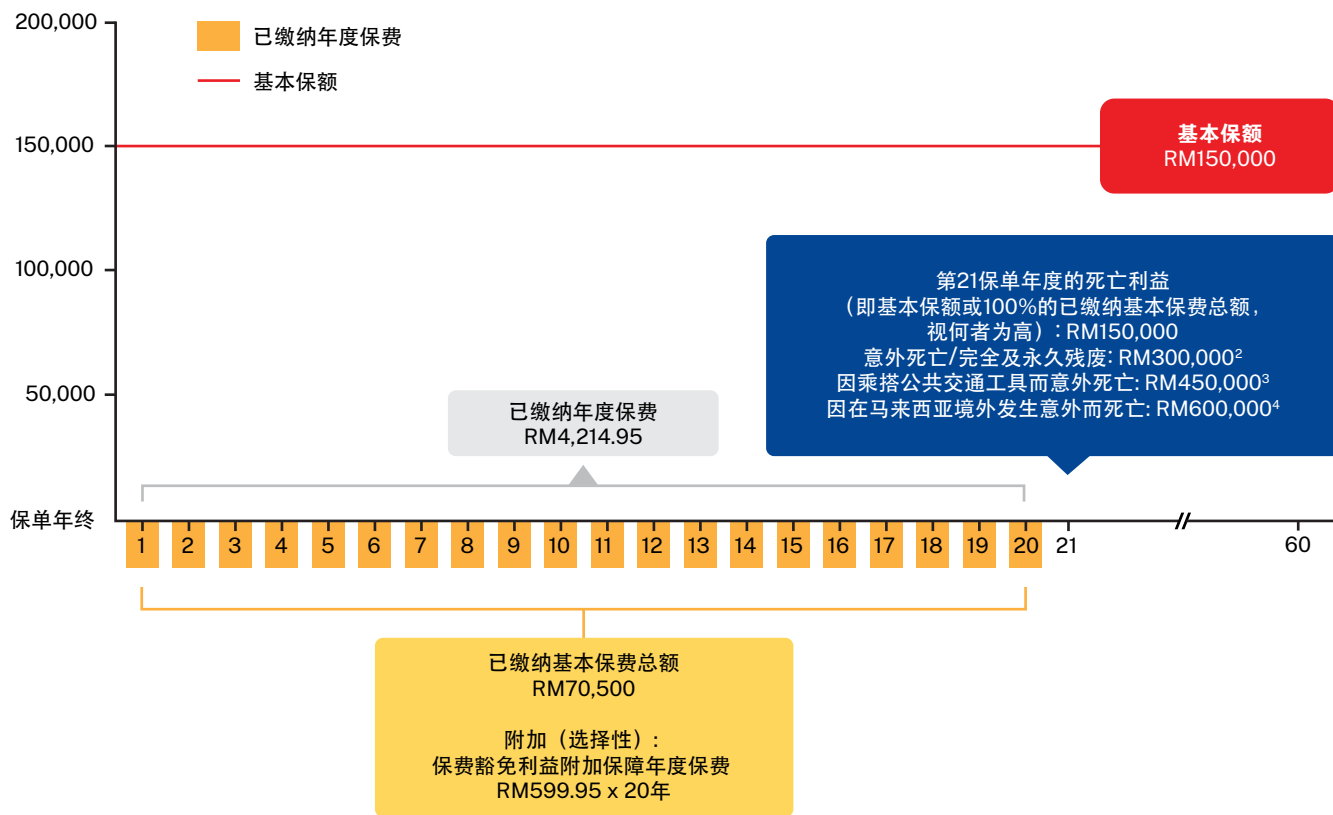
³ 若投保人因搭乘公共交通工具或乘坐电梯或电动升降机时或因在公共建筑物火灾而意外死亡，额外200%的基本保额将获得支付。

⁴ 若意外死亡发生于投保人在马来西亚境外居住或旅游不超过连续的90天，额外300%的基本保额将获得支付。

⁵ 额外意外死亡或完全及永久残废利益仅适用于保单期限内以及下一个生日年龄70岁前，而同一投保人在银行保险分销渠道内的最高限额为RM2,000,000。

⁶ 基本保费是基本保单根据保费模式的已缴纳定期保费，不包括任何已缴纳的额外保费以及任何预缴保费。

⁷ 须符合规则与条款。



情况2: 支付20年保费以获取终身保障

李先生是一名下一个生日年龄50岁无吸烟的男性。他想签购辉煌优值保并赠予他的妻子（下一个生日年龄40岁无吸烟者）作为一份爱的礼物。他签购了一份以他的妻子为受保人并保障直至下一个生日年龄100岁的辉煌优值保，其基本保额为RM150,000以及在为期20年内每年缴纳保费RM3,525。为了确保他的妻子获得持续保障，他选择了在此保单附上保费豁免利益附加保障。当他不幸死亡或完全及永久残废时，此保单的保费将被豁免。

左图表显示若他的妻子在第21个保单年度死亡，他将可获得的利益。

注:

- ¹ 上述示例仅供说明用途。
- ² 若受保人因意外而导致死亡或蒙受完全及永久残废，额外100%的基本保额将获得支付。
- ³ 若受保人因乘搭公共交通工具或乘坐电梯或电动升降机时或因在公共建筑物火灾而意外死亡，额外200%的基本保额将获得支付。
- ⁴ 若意外死亡发生于受保人在马来西亚境外居住或旅游不超过连续的90天，额外300%的基本保额将获得支付。
- ⁵ 额外意外死亡或完全及永久残废利益仅适用于保单期限内以及下一个生日年龄70岁前，而同一受保人在银行保险分销渠道内的最高限额为RM2,000,000。
- ⁶ 基本保费是基本保单根据保费模式的已缴纳定期保费，不包括任何已缴纳的额外保费以及任何预缴保费。
- ⁷ 须符合规则与条款。

常见问题解答

问: 谁可以申请?

答: 辉煌优值保的最低签购年龄为实际年龄30天而最高签购年龄取决于您所选择的保单期限, 如下表所示;

保单期限	最低	最高
10年	实际年龄 30天	下一个生日年龄65岁
20年		下一个生日年龄60岁
30年		下一个生日年龄50岁
直至下一个生日年龄100岁		下一个生日年龄65岁

问: 谁可签购此计划?

答: 此计划开放给马来西亚公民、马来西亚永久居民、新加坡公民和汶莱公民。马来西亚我的第二家园 (MM2H) 通许证持有者或外国申请者 (须在申请前, 于马来西亚居住至少6个月) 也可申请此计划。然而, 所有申请需在马来西亚境内签购以及获得公司的批准。

问: 我可签购多少基本保额?

答: 您可签购任何数额但此保单的最低基本保额为RM50,000。任何辉煌优值保的申请将根据公司的适用核保条规。

问: 我需要如何缴纳保费?

答: 您可以通过信用卡方式选择每年、每半年、每三个月或每个月 (需首两个月的保费) 缴纳保费。

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;
- 受保人没有在发生意外后的90天之内死亡以及因任何受伤后导致损失;
- 马来西亚境外发生意外而死亡的额外利益*将不会获赔, 如果受保人在马来西亚境外居住或旅游连续超过90天。

**公司将只根据死亡、意外死亡或意外死亡 (公共交通工具) 的利益支付赔偿。*

以上所述的除外事项未能详尽。详情请参考保单文件。

问: 什么是所须支付的佣金?

答: 以下说明假设受保人为下一个生日年龄30岁, 无吸烟的男性, 基本保额为RM500,000, 保障直至下一个生日年龄100岁, 并根据基本年缴保费RM49,300 (3年保费缴纳期)、RM31,330 (5年保费缴纳期) 以及RM9,785 (20年保费缴纳期)。

保单年度	由保单持有人承担, 且每年从保费中支付的佣金					
	3年		5年		20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)	从保费中扣减以支付佣金的部分 (%)	实际数额 (RM)
第1	6.00	2,958.00	10.00	3,133.00	40.00	3,914.00
第2	7.75	3,820.75	9.30	2,913.69	30.00	2,935.50
第3	5.00	2,465.00	6.55	2,052.12	20.00	1,957.00
第4	-	-	4.35	1,362.86	15.00	1,467.75
第5	-	-	1.05	328.97	10.00	978.50
第6	-	-	-	-	10.00	978.50
第7及以上	-	-	-	-	-	-

在保单期限内, 若中国银行能符合公司所设下的标准资格, 这些总额也包括他们或许会获得的数额。

问: 我可以享有税务利益吗?

答: 辉煌优值保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

辉煌优值保是一项限期缴付保费与保障期限为10年、20年、30年；或直至下一个生日年龄100岁的不参与分红终身人寿保单。此计划须缴纳保费直至保费缴纳期结束、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。

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。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。

此保单在解约时将不保证拥有现金价值除非您已缴纳第一年的保费。如果您在保费缴纳期前停止缴纳保费，而保单的现金价值超过亏欠总额，您保单的自动保单贷款将被启动以支付往后的保费。本公司将可在任何时候根据由本公司所决定的利率，收取以上贷款的利息。您可在本公司的官方网页查询当时的利率。保费缴纳期终止前停止缴纳保费可能导致保障提早终止。

在未签购此保单前请联络任何中国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，请参考公司所发出的保单中所阐明的规则与条款。

特别声明

- 辉煌优值保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，而中国银行（马来西亚）有限公司（200001008645/511251-V）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，因此中国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。中国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)

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

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辉煌优值保¹

(这是一项保险产品)

一份为您与您的挚爱提供全方位以及伸缩性保障的计划



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）。