



Gibraltar BSN

GO LiveWell

Live your retirement dreams



Can I be confident of my future?

What if I'm no longer able to
work due to sickness or injury?

How early can I retire?

How long will my EPF savings last?

Will I be able to support my children
through school?

Will I be able to pursue my passion
projects when I'm older?

Am I prepared for inflation?



Take charge of your retirement plans with

GO LiveWell

This limited payment non-participating endowment plan offers:

- **Guaranteed Cash Payments (GCP)**
- **Guaranteed acceptance*** for application up to RM1,000,000
 - **Total and Permanent Disability (TPD) Benefit**
 - **Death Benefit**

*Subject to underwriting requirements for application more than RM1,000,000 or with attachment of waiver rider.

Entry Age

Entry Age (Nearest birthday)	Life Assured	Policy Owner*
Minimum	25 years old	18 years old
Maximum	50 years old	No age limit

*Policy Owner and Life Assured relationship is limited to spouse only.

Retirement Age & Policy Maturity

Entry Age	Retirement Age	Policy Maturity*
25 – 39	20 years from entry age	Up to age 89
40 – 50	15 years from entry age	Up to age 95

*Depends on Entry Age and Retirement Benefit payment.

Please contact our agents for a copy of the Sales Illustration that caters to your needs.

Be future confident with benefits that suit your needs

Retirement Benefit

Lump Sum Payment or Periodic GCP. You choose when to receive the Retirement Benefit.

Maximise Your Guaranteed Lump Sum Payment

Up to 130% Retirement Benefit.

Enjoy 20 Years of Periodic Guaranteed Cash Payments

Up to 5.75% GCP of Retirement Benefit every 6 months.

Waive Future Premiums

In the event of death, TPD or diagnosis of any one of the 44 critical illnesses, future premium will be waived with these riders:

- Gibraltar BSN Payor Enhanced
- Gibraltar BSN Living Extra

Flexible Premium Paying Term

Choose 5 or 10 years premium paying term.

Helping Malaysians retire with confidence

Take a look at how some have planned for their years ahead to achieve their life goals.

Vivien Chen, 40

Dance Teacher from Kuala Lumpur

I plan to grow my ballet vlog from 50k to 200k subscribers. My dream is to build a mini-home studio to teach small classes and shoot videos. I'll upgrade my skills and hire a team so that I can one day also teach underprivileged kids across Malaysia!

Zuraida Othman, 42

Furniture Designer from Kuantan

I hope my transition to freelance photography can still pay the bills! Savings on top of my EPF would help a lot if it doesn't. This change allows me to bond with my son and take beautiful photos, without worrying about financial security.

Dinesh Nathan, 38

Entrepreneur from Johor Bahru

I'm going to evolve my ride-sharing app into delivery services with a reward scheme. Business is healthy, but who knows what will happen in the future? Having some extra savings will help not only with business but my kids' education fund.



It's not too late to start saving

Even though ballet teacher Vivien only starts saving at 40, she can opt to extend her Retirement Age to enjoy a higher Retirement Benefit. After retiring, she can continue to fund her ballet dream with cash payments for the next 20 years.

GOLiveWell for Vivien Chen	
Entry Age	40
Annual Premium	RM9,900
Premium Paying Terms	10 years
Retirement Benefit	RM100,000
Retirement Age	55

Age 65

Retirement Benefit Starts

Receive Guaranteed Cash Payment of **RM5,750** every 6 months for 20 years

Age 55

Decides to extend Retirement Age by 10 Years

Age 50

10 Year Premium Term Ends

Age 40

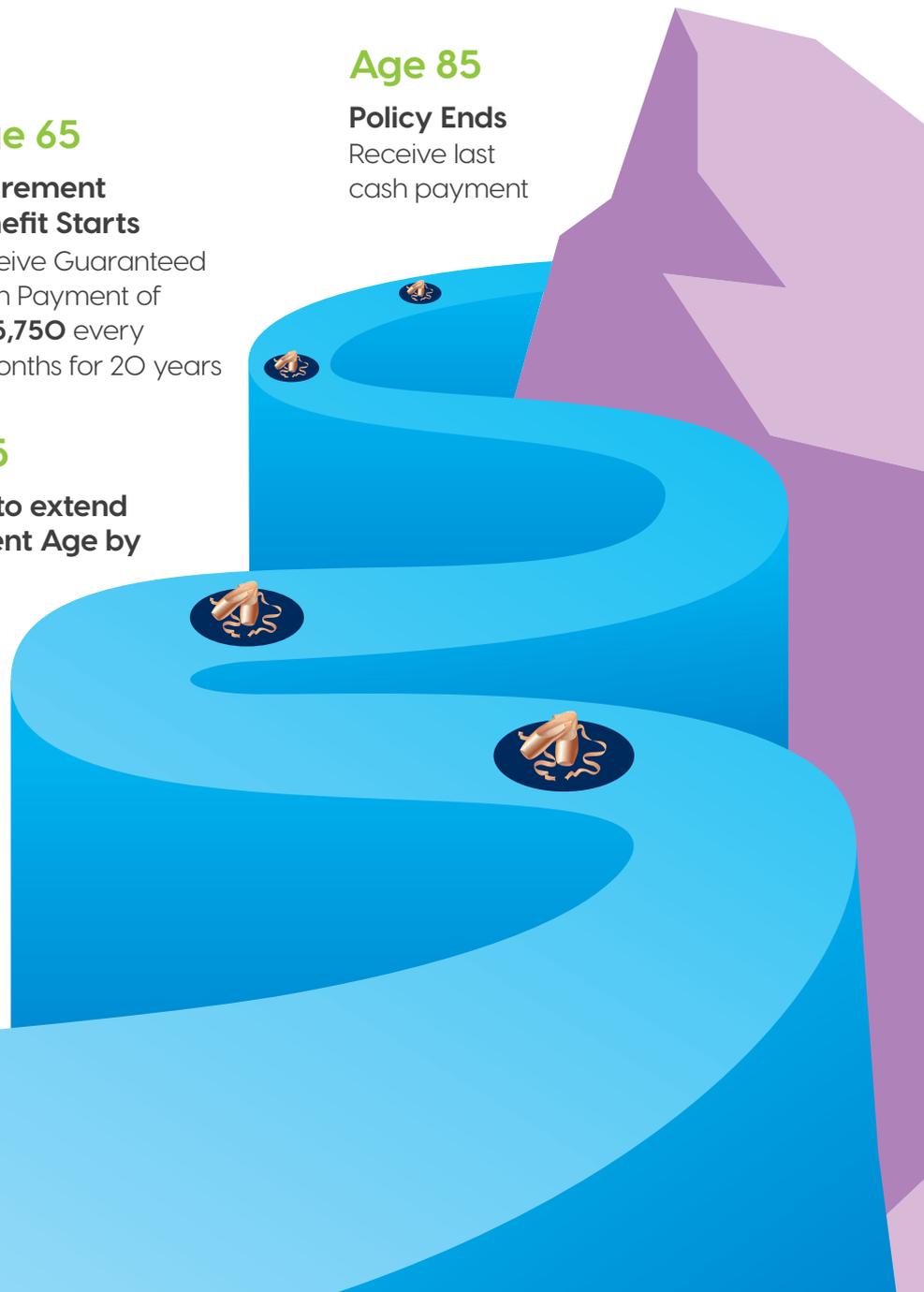
10 Year Premium Term Starts

Pay **RM9,900**/year

Age 85

Policy Ends

Receive last cash payment



Exclusions

Death Benefit

Benefit will not be payable if:

- a) The Life Assured dies by the hands of justice; or
- b) The Life Assured dies as a result of committing or attempting to commit a negligent and/or illegal and/or any act contrary to public policy.

Total and Permanent Disability (TPD)

TPD Benefit will not be payable if the TPD is resulting directly or indirectly, wholly or partly, from any of the following occurrences:

- a) attempted suicide or self-inflicted injury while sane or insane; or
- b) participating in any airborne activities other than as a fare-paying passenger or a crew member of an aircraft operated by a commercial passenger airline and licensed for passenger service over a regular scheduled commercial route; or
- c) Disease, illness or accident which the Life Assured was suffering from or sustained or diagnosed, before the Risk Commencement Date or date of last reinstatement, whichever is later; or
- d) committing or attempting to commit a negligent and/or illegal and/or any act contrary to public policy.

The list of exclusions is not exhaustive, please refer to Policy Contract for full list of exclusions.

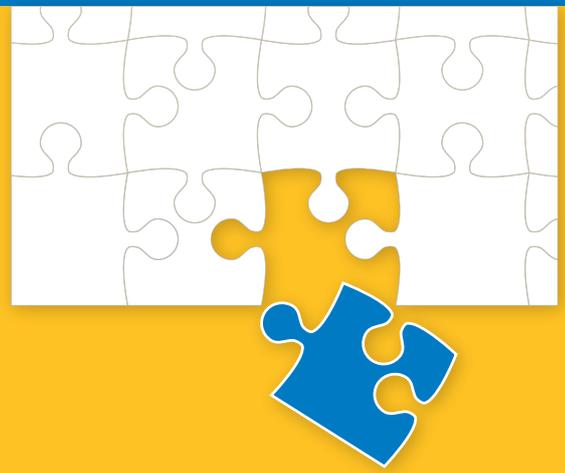
Important Notes



- * The policy will not have a Guaranteed Cash Value on early surrender until after you have paid premium for 3 years. If you surrender your policy in the early years, you may get back less than the amount you have paid.
- * You can choose to receive your Retirement Benefit at Retirement Age, or after 5 years or after 10 years from Retirement Age as a periodic Guaranteed Cash Payment or Lump Sum Payment. If you have not made any selection, the default Retirement Benefit will be periodic Guaranteed Cash Payment at Retirement Age.
- * TPD coverage expires on the Policy Anniversary on which the Life Assured's age is 65 and is subject to terms & conditions in the Policy Contract.
- * Premium paid for this plan may qualify for tax relief, subject to the final decision of Inland Revenue Board.
- * You should be satisfied that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you cancel the policy and return the policy contract to the Company during this period, all premiums paid, without interest, less any medical expense incurred for medical examination will be refunded to you. The Policy Contract shall be treated as void from inception.
- * This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Sales Illustration and Policy Contract for further details on the terms and conditions.
- * If there are any discrepancies between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

Interested in knowing more or have further questions?

Please reach out to any of our agents or call
our Customer Careline at **1-300-22-6262**



About Gibraltar BSN Life Berhad

Gibraltar BSN Life Berhad is one of Malaysia's fast-growing life insurance companies. For over 60 years, we have been protecting dreams by providing relevant and affordable protection solutions that are accessible to Malaysians from all walks of life.

The name Gibraltar BSN represents our lineage to Prudential Financial, Inc (PFI)*, one of the world's largest financial institutions from the United States, and Bank Simpanan Nasional (BSN), a brand with its own history and strong financial heritage in Malaysia. The name 'Gibraltar' and our iconic logo the 'Rock of Gibraltar' both refer to PFI, illustrating over 140 years of rich history and financial strength behind the PFI brand.

As Malaysia's Community Protection Champion, Gibraltar BSN has an extensive and diverse distribution network which comprises a head office, 8 branches, a nationwide agency force, and over 400 branches belonging to our strategic partner: Bank Simpanan Nasional. For more information on how we can help you protect your dreams, please visit our website at www.gibraltarbsn.com.

*PFI of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.



Gibraltar BSN

We Protect Dreams

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