

PRODUCT DISCLOSURE SHEET



Dear <Name of Customer>,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date:<dd/mm/yyyy>

1 What is GREAT Retirement Pride?

GREAT Retirement Pride is a non-participating plan that offers a combination of insurance protection and savings benefits. It pays a lump sum death benefit if you die or suffer Total and Permanent Disability (“TPD”) during the term of the policy.

2 Know Your Coverage / Benefits

As an illustration, for **RM<Instalment Premium>** <payment mode>, you will receive the following life insurance coverage/benefits. This illustration is based on a male, non-smoker with age 30 years next birthday which may not be the actual amount of premium and coverage. For your actual amount of premium and coverage applicable to you, please refer to the Sales Illustration. For more details on the benefits, please refer to the Appendix.

a) Death Benefit	RM500,000
b) TPD Benefit	RM500,000
c) Additional Coverage/ Benefits	i) Bereavement Benefit ii) Investment Booster or Survival Benefit iii) Retirement Booster or Retirement Income iv) Elder Care Benefit v) Maturity Benefit vi) Sum Assured Unlock Option

Your life insurance **excludes**:

- Suicide – if death was due to suicide within the first policy year.
- TPD that has existed before buying this plan.
- Elder Care Benefit due to the following:
 - Medical condition that you had before buying this plan or during the waiting period (i.e. pre-existing condition).
 - Self-inflicted injuries.
 - Committing an assault or felony or violation of law.
 - Driving a motor vehicle without possessing a valid driving license.
 - Acquired Immune Deficiency Syndrome (AIDS) or Human Immuno-deficiency Virus (HIV).
 - War.

Note: This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

You should read and understand your insurance policy. If you have any questions or require assistance on your life insurance, you can discuss with your intermediary or:



Call us at:
1300-1300 88



Visit us at:
greateasternlife.com



Email us at:
wecare-my@greateasternlife.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM<Total Premium including Extra Premium> <payment mode> The premiums are guaranteed. The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
Duration: <premium payment term> years	
You will also have to pay the following fees and charges:	
Commission	<Total commission percentage>% of total premium or RM<total commission amount>
Fund Management Charge	Please refer to the Sales Illustration for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total investment value of this product depends on the performance of your chosen fund(s).
- Please read the fund fact sheet which includes the objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.
- A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums. If you do not pay your premium within the grace period of 30 days, your policy may lapse unless your policy has acquired sufficient cash value and/or total investment value to pay for the overdue premium.
- The eligibility of the Elder Care Benefit will only start after the waiting period of 30 days from the risk commencement date or the date of reinstatement, whichever is later.
- Please visit greateasternlife.com/my for further information on the Company's claim procedure.

Note: This list is **non-exhaustive**. You should refer to the insurance policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy by returning the policy within the 15 days after your policy has been delivered to you. The basic premium paid and the value of the units that have been allocated (if any) at the unit price at the next valuation date (less any medical fee incurred and subject to the investment-linked unit fund price fluctuations) will be refunded to you.
- **After free-look period:** You may cancel your policy but the surrender value is non-guaranteed and subject to the investment-linked unit fund price fluctuations. Please refer to Sales Illustration for the more details.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD or PIDM (visit www.pidm.gov.my).

For information on how we process your personal data and your rights over your personal data, kindly refer to our Personal Data Protection Notice posted at greateasternlife.com, or obtain a copy from our Customer Service Officers.

If there is discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.