

Note: Please read this Product Disclosure Sheet before you decide to take up SmartProtect You Exclusive. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad 198201013982 (93745-A) ("the Company")  
Name of Product : SmartProtect You Exclusive (SPYE)  
Date : <dd/mm/yyyy>

**1. What is this product about?**

SmartProtect You Exclusive (SPYE) is an investment-linked insurance plan ("ILP") that offers a combination of insurance protection and investment up to age 100 years next birthday. This plan provides you benefits in the event of death or Total Permanent Disability ("TPD").

It also comes with an additional 1% sum assured of the basic sum assured for each completed policy year, up to a maximum of 40%, at no additional cost, which will be payable in the event of death or TPD, subject to the terms and conditions stated in the policy contract.

The value of the ILP depends on the price of the underlying units, which in turn depends on the performance of your chosen fund.

**2. What are the covers / benefits provided?**

The basic sum assured for this plan is RM<Basic Sum Assured>.

<b>Basic Plan Benefit</b>	
1) Death Benefit	Basic sum assured + additional sum assured + total investment value, if any  For life assured below age 5 years next birthday on policy anniversary, a child lien shall apply.
2) TPD Benefit	If TPD occurs prior to the policy anniversary on which the life assured attains age 75 years next birthday, the Company will advance the basic sum assured and additional sum assured as follows: <ul style="list-style-type: none"> <li>the basic sum assured and additional sum assured not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the basic sum assured and additional sum assured or RM2,000,000, whichever is lesser, and</li> <li>the balance of the basic sum assured and additional sum assured (if any) will be payable in two equal annual instalments.</li> </ul> The maximum TPD Benefit payable under this and all insurance policies (including riders) on the same life assured, is RM10,000,000 per life (excluding group policies).  For life assured below age 5 years next birthday on policy anniversary, a child lien shall apply.
3) No-Lapse Guarantee	The basic policy and its attaching riders (if any) will not lapse within the first three policy years if the total investment value is less than or equal to zero on the monthly deduction date of the policy fee and insurance charge, provided that <ul style="list-style-type: none"> <li>all regular premiums of the policy due prior to such monthly deduction date have been paid on each premium due date or during the grace period; and</li> <li>there has not been any withdrawal of any units prior to such monthly deduction date.</li> </ul>
4) Maturity Benefit	Total investment value (if any) less any indebtedness.

**Hospitalisation and Surgical Benefits**

**Smart Health Protector Exclusive-200-20K-500K**

Please refer to the Product Disclosure Sheet of this rider for more details.

**GREAT MediValue Exclusive-200-20K-500K**

Please refer to the Product Disclosure Sheet of this rider for more details.

Note: The above benefits are subject to the terms and conditions stated in the policy contract.

**Fund(s) chosen:**

Policy Year	
From	To

**Reminder:** 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.

**3. How much premium do I have to pay?**

- The estimated total premium that you have to pay are shown in the table below:

Age Next Birthday at End of Policy Year	Estimated Total Premium <Premium Mode>

- Premium payment term: <Premium payment term> years or upon termination, whichever occurs first.

**Notes:**

- The Company allocates a portion of the premium to purchase units in the investment-linked fund(s) that you have chosen. Any unallocated amount will be used to pay commissions to intermediary and other expenses of the Company. You are advised to refer to the allocation rates given in the sales illustration.
- In the event the actual sustainability of your policy is reduced due to revision of insurance charges, the Company may vary the premiums on the policy anniversary by giving 3 months' advance notice to you. However, if there is any upward revision of premium due to revision of insurance charges for Smart Health Protector Exclusive (if any) or Smart Health Protector Plus Exclusive (if any) or GREAT MediValue Exclusive (if any), the Company may vary the premiums on the policy anniversary by giving 30 days' advance notice to you. Any downward revision of premium due to revision of insurance charges for Smart Health Protector Exclusive (if any) or Smart Health Protector Plus Exclusive (if any) or GREAT MediValue Exclusive (if any) shall take effect immediately without giving any notice to you.
- The estimated total premium above is based on the following assumptions:
  - You continue to pay your current and new premiums when it is due, and there is no partial / early withdrawals in the future;
  - The insurance charges and policy fees are based on current level as at the illustration date. However, your insurance charges will increase according to your attained age next birthday and may result in higher deduction of units from the total investment value as compared to your allocated premium during your policy in force period;
  - The payment of premium is not a guarantee of sustainability as the value of the unit funds may fall below the amounts of premiums paid depending on the performance of the underlying assets;
  - There is no changes to your policy coverage such as addition or removal of rider(s) and/or the sum assured.

**4. What are the fees and charges that I have to pay?**

- The insurance charges are deducted monthly from the value of your units. The insurance charge will increase as you grow older. Details of insurance charges and other charges for the ILP are given in the sales illustration.
- The insurance charges are non-guaranteed and may be varied from time to time. The Company reserves the right to revise the insurance charges on policy anniversary, where the revision (if any) will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all policy regardless of the individual claim experience.
- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.

**5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure - You must disclose all material facts and state your age correctly.
- Free-look period - You may cancel your ILP by returning the policy within 15 days after the policy has been received by you. The Company will refund to you the unallocated premiums, the value of the units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted.
- Total investment value – The total investment value of the ILP depends on the performance of the investment-linked fund(s) selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate total investment value under your policy.
- Grace period – A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums.
- Policy lapse - Subject to No-Lapse Guarantee, the ILP will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- Claims procedure – Please visit [greateasternlife.com/my](http://greateasternlife.com/my) for further information on the Company's claims procedure.
- Child lien

Basic Plan	
Age Next Birthday on Policy Anniversary	Percentage of Basic Sum Assured and Additional Sum Assured
1	20%
2	40%
3	60%

4	80%
---	-----

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this plan.

**6. What are the major exclusions under this plan?**

- Death during the first policy year from the risk commencement date or the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
- TPD that has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
- TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
- TPD resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- TPD resulted from the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD resulted from war, whether declared or undeclared.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

**7. Can I cancel my plan?**

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this plan for a short period of time in view of the high initial costs. However, you may cancel your ILP or any attaching rider(s) by giving written notice to the Company. If you find the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

**8. What do I need to do if there are changes to my / my nominee(s) contact details?**

It is important that you inform us of any change in your / your nominee(s) contact details to ensure all correspondences reach you / your nominee(s) in a timely manner.

**9. Where can I get further information?**

Should you require additional information about investment-linked insurance, please refer to [www.mycoverage.my](http://www.mycoverage.my).

If you have any enquiries, please contact us at:

**GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD** 198201013982 (93745-A)  
 (Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

Head Office	: Menara Great Eastern 303, Jalan Ampang 50450 Kuala Lumpur.
Tel	: +603 4259 8888
Fax	: +603 4259 8000
Customer Service Careline	: 1300-1300 88
E-mail	: <a href="mailto:wecare-my@greatasteernlife.com">wecare-my@greatasteernlife.com</a>

**10. Are there any other similar types of plan available?**

You may check with your intermediary or contact the Company directly for other similar types of plans currently available.

**IMPORTANT NOTE:**

**THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED INSURANCE PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

**PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("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 the Company or PIDM (visit [www.pidm.gov.my](http://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 [greatasteernlife.com](http://greatasteernlife.com), or obtain a copy from our Customer Service Officers.**

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

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.