



GREAT Multi Cancer Care¹

Comprehensive care at every stage of the
cancer journey



Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

¹The benefit(s) payable under eligible policy/product is(are) 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).

Comprehensive care at every stage of the cancer journey

Cancer can strike anyone, at any time in life. While early detection and treatment is important to give you the best chance of recovery, it's also comforting to have the security of knowing that you have the financial protection to manage cancer if it does occur again at a later stage.

GREAT Multi Cancer Care is a comprehensive coverage plan that you can depend on to help you through every stage of the fight against cancer. From early to intermediate and advanced stages, **GREAT Multi Cancer Care** provides you with a financial safety net in your time of need, whenever it happens. With coverage up to age 85 years next birthday and total payout up to 360% of the basic sum assured, you can continue your journey with your loved ones safe in the knowledge that you will be protected at every stage of life.



Benefits at a glance



**Comprehensive
coverage against
cancer**



**Additional
benefits to aid
your recovery**



**Early protection
against tumours**



**Financial support
for your loved ones**



**Up to 150% of
total premiums
paid at maturity**



**Cancer-based
underwriting**

Note: Terms and conditions apply.



Comprehensive coverage against cancer

GREAT Multi Cancer Care provides comprehensive coverage from the early stage of cancer onwards, up to age 85 years next birthday, for your peace of mind. If cancer should occur, you can rest assured that you will have the financial means to manage it with the benefits payable.

No.	Cancer Stage	Benefit Payout
1	Early Stage	50% of the basic sum assured
2	Intermediate Stage	100% of the basic sum assured
3	Advanced Stage	100% of the basic sum assured or total premiums paid, whichever is higher

Note: Terms and conditions apply.



Additional benefits to aid your recovery

Being able to rest without worries is vital for recovery. That's why upon diagnosis of Advanced Stage Cancer, you will receive a Recovery Benefit of an additional 50% of the basic sum assured together with the Advanced Stage Cancer Benefit. Furthermore, an additional 50% of the basic sum assured will be payable one year after the diagnosis date of Advanced Stage Cancer, and your policy will be terminated thereafter.

Note: Terms and conditions apply.



Early protection against tumours

With early detection being so important, GREAT Multi Cancer Care prepares you for the inevitable, in the event that a benign tumour suspicious of malignancy is detected. If you undergo a complete surgical excision of a benign tumour from the covered organs or sites or anatomical spaces, an additional 10% of the basic sum assured will be payable, subject to a maximum amount of RM25,000 per life.

Note: Terms and conditions apply.



Financial support for your loved ones

If the unfortunate occurs, be rest assured that your loved ones will be well-provided for. They will receive a Death Benefit of the higher of the total premiums paid or cash value, in one lump sum

On top of the Death Benefit, your loved ones will also receive an additional amount as a Bereavement Benefit, as follows:

Policy Year	Bereavement Benefit (% of Basic Sum Assured)
1 – 10	1%
11 – 20	2%
21 – 30	3%
31 – 40	4%
41 – 50	5%
51 – 60	6%
61 – 70	7%
71 – 80	8%
81 – 84	9%

Note: Terms and conditions apply.



Up to 150% of total premiums paid at maturity

If all goes well, upon your survival to the policy anniversary on which your age is 85 years next birthday, the following will be payable to you:

Entry Age Next Birthday	Maturity Benefit
40 and below	150% of total premiums paid
Above 40	100% of total premiums paid

Note: Terms and conditions apply.



Cancer-based underwriting

The application process is made easier as your eligibility for GREAT Multi Cancer Care only takes into consideration your medical condition and family history related to cancer.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

No.	Benefits	Payout	
1	Cancer Benefit Early Stage Cancer i) Carcinoma In Situ (“CIS”) ii) Early Prostate Cancer iii) Early Thyroid Cancer iv) Early Bladder Cancer v) Early Chronic Lymphocytic Leukaemia	50% of the basic sum assured	
	Intermediate Stage Cancer	100% of the basic sum assured	
	Advanced Stage Cancer	100% of the basic sum assured or total premiums paid, whichever is higher	
2	Recovery Benefit	Up to 100% of the basic sum assured	
3	Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit	10% of the basic sum assured	
4	Death Benefit	Total premiums paid or cash value, whichever is higher	
5	Bereavement Benefit	1% of the basic sum assured and it increases by an additional 1% after every 10 th policy year.	
6	Maturity Benefit	Entry Age Next Birthday	
		40 and below	150% of total premiums paid
		Above 40	100% of total premiums paid

Notes:

- i) The benefit for each stage is payable once only. Once a claim has been made, no future claims can be made from the lower stage.
- ii) If you are diagnosed with Intermediate Stage Cancer within 6 months from the diagnosis date of Early Stage Cancer, the Intermediate Stage Cancer Benefit is subject to the deduction of any claim payout for Early Stage Cancer.
- iii) The basic sum assured payable for the Advanced Stage Cancer Benefit is subject to the deduction of any claim payout for Early Stage Cancer, if:
 - a) the Advanced Stage Cancer is diagnosed within 3 months from the diagnosis date of Early Stage Cancer; and
 - b) the Early Stage Cancer is of the same organ or same side of the paired organ.
- iv) A waiting period of 60 days shall apply for the Cancer Benefit and the Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit.
- v) Upon a claim on Early or Intermediate Stage Cancer, the premium will remain the same.
- vi) Upon diagnosis of Advanced Stage Cancer, premiums becoming due under this plan are no longer required to be paid and all benefits will cease, except for the Recovery Benefit.
- vii) Terms and conditions apply.

Overview of the Benefits

How GREAT Multi Cancer Care works for you:

SCENARIO 1



1 APRIL 2022

A 30-year old non-smoker male buys GREAT Multi Cancer Care with a **basic sum assured of RM100,000.**



1 APRIL 2023

He undergoes a complete **surgical excision of a benign tumour** from his lung and receives **10%** of his basic sum assured, i.e. **RM10,000.**



1 APRIL 2024

He is diagnosed with **Early Stage Cancer** and receives **50%** of his basic sum assured, i.e. **RM50,000.**



1 APRIL 2025

He is diagnosed with **Intermediate Stage Cancer** and receives **100%** of his basic sum assured, i.e. **RM100,000.**



1 APRIL 2026

He is diagnosed with **Advanced Stage Cancer** and his basic sum assured is higher than the total premiums paid, so he receives:

- **Advanced Stage Cancer Benefit:** 100% of his basic sum assured, i.e. **RM100,000**; plus
- **Recovery Benefit:** 50% of his basic sum assured, i.e. **RM50,000.**



1 APRIL 2027

He receives an **additional 50%** of his basic sum assured as **Recovery Benefit**, i.e. **RM50,000** and the policy will be terminated thereafter.

BENIGN TUMOUR SUSPICIOUS OF MALIGNANCY AND WITH SURGICAL EXCISION BENEFIT:	RM10,000
EARLY STAGE CANCER BENEFIT:	RM50,000
INTERMEDIATE STAGE CANCER BENEFIT:	RM100,000
ADVANCED STAGE CANCER BENEFIT:	RM100,000
RECOVERY BENEFIT:	RM50,000
ADDITIONAL RECOVERY BENEFIT:	RM50,000

Policy terminated



TOTAL PAYOUT
360%
OF BASIC SUM ASSURED

Overview of the Benefits (Con't)

SCENARIO 2



1 APRIL 2022

A 30-year old non-smoker male buys GREAT Multi Cancer Care with a **basic sum assured of RM100,000.**



1 APRIL 2023

He is diagnosed with **Early Stage Cancer** and receives **50%** of his basic sum assured, i.e. **RM50,000.**



1 SEPTEMBER 2023

He is diagnosed with **Intermediate Stage Cancer** and receives **50%** of his basic sum assured, i.e. **RM50,000.**



1 APRIL 2077

He makes no further claim until his **policy matures** and receives **150%** of his total premiums paid, i.e. **RM115,912.50.**

EARLY STAGE CANCER BENEFIT:	RM50,000
INTERMEDIATE STAGE CANCER BENEFIT:	RM50,000
MATURITY BENEFIT:	RM115,912.50

A red circular graphic containing three stacks of white coins with dollar signs (\$) on them.

TOTAL PAYOUT
RM215,912.50

Your Annualised Return*:
Guaranteed benefits = 1.37% p.a.

** If you are looking for an insurance policy with savings element, you may wish to compare the return of this policy with the effective returns of other investment alternatives.*

Note: The examples above are used for illustrative purposes only. Terms and conditions apply.

Annual Premium Rate Table

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	5.40	5.40	6.50	6.50
2	5.40	5.40	6.50	6.50
3	5.45	5.45	7.45	7.45
4	5.45	5.45	7.45	7.45
5	5.50	5.50	7.70	7.70
6	5.80	5.80	8.00	8.00
7	5.80	5.80	8.00	8.00
8	6.00	6.00	8.25	8.25
9	6.05	6.05	8.65	8.65
10	6.40	6.40	9.00	9.00
11	6.65	6.65	9.40	9.40
12	6.95	6.95	9.95	9.95
13	7.30	7.30	10.60	10.60
14	7.70	7.70	11.15	11.15
15	8.00	8.00	11.70	11.70
16	8.10	8.75	12.25	12.60
17	8.60	9.50	12.40	13.50
18	8.90	10.25	12.45	14.40
19	9.10	11.00	12.50	15.30
20	9.35	11.60	12.65	16.00
21	9.65	12.15	12.70	17.00
22	10.15	12.70	13.50	17.90
23	10.65	13.30	14.25	18.80
24	11.15	13.90	15.10	19.70
25	11.70	14.50	15.90	20.60
26	12.20	15.20	16.70	21.55
27	12.70	15.90	17.45	22.70
28	13.20	16.60	18.15	23.85

Annual Premium Rate Table

(Cont'd)

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
29	13.70	17.30	18.90	25.05
30	14.05	17.85	19.65	26.20
31	14.80	18.65	20.40	27.40
32	15.55	19.80	21.60	28.75
33	16.30	21.05	22.70	30.15
34	17.05	22.30	23.90	31.50
35	17.80	23.50	25.00	32.90
36	18.90	24.85	26.50	35.05
37	20.00	26.20	28.00	37.20
38	21.10	27.55	29.50	39.35
39	22.20	28.90	31.00	41.50
40	23.30	30.25	32.45	43.50
41	24.50	32.25	33.55	45.80
42	25.70	34.25	34.65	48.10
43	26.90	36.25	35.75	50.40
44	28.10	38.25	36.85	52.70
45	29.25	40.05	37.95	55.00
46	31.35	44.10	40.00	59.40
47	33.90	48.15	42.05	63.80
48	36.35	52.20	44.10	68.20
49	38.85	56.25	46.15	72.60
50	41.30	60.25	48.00	76.95
51	46.00	70.30	51.35	83.35
52	50.70	80.35	54.70	89.75
53	55.40	90.40	58.05	96.15
54	60.10	100.45	61.40	102.55
55	64.70	110.45	64.70	108.90

Annual Premium Rate Table

(Cont'd)

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
56	71.90	128.50	72.30	125.60
57	79.10	146.55	79.90	142.30
58	86.30	164.60	87.50	159.00
59	93.50	182.65	95.10	175.70
60	100.70	200.60	102.55	192.30

The premium rates are non-guaranteed and may be revised from time to time. Upward revision of premium rates, if any, will be done on your policy anniversary and we will notify you in writing at least three months before the revision takes place. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age is 30 days attained age and the maximum entry age is 60 years next birthday.

Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is RM50,000 and maximum sum assured is RM500,000 per life, subject to the applicable underwriting requirements.

Q: What are some of the exclusions for the plan?

- A: i) 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.
- ii) The Company will not be liable for any Cancer Benefit, Recovery Benefit and Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit under this plan if the conditions or signs and symptoms associated with the cancer or benign tumour:
- have existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - have existed or was diagnosed during the waiting period.
 - have existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period.
 - were caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection.
 - were diagnosed due to, directly or indirectly, a congenital defect or disease, which manifested or was diagnosed before the life assured attains the age of 17 years next birthday.

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

Q: How do I pay my premiums?

A: You can pay by credit card, JomPAY, internet banking, GIRO, ePAY or Collecting Bank (over-the-counter, ATM and cheque deposit machine). You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly. However, cheque is not allowed for monthly mode of payment.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Multi Cancer Care 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

GREAT Multi Cancer Care is a non-participating whole life plan that matures at age 85 years next birthday. Premiums are payable up to age 85 years next birthday, or until a claim has been made on Advanced Stage Cancer or upon termination, whichever occurs first.

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 would be refunded to the policy owner minus the expenses incurred for medical examination, if any. 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 the policy switching or replacement.

The policy will not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early, you will get back less than the amount you have paid. 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.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

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

The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.

BRANCH OFFICES

Alor Setar

66 & 68, Jalan Teluk Wan Jah
05200 Alor Setar, Kedah

Batu Pahat

109, Jalan Rahmat
83000 Batu Pahat, Johor

Bintulu

No.313, Lot 3956, Phase 4
Bintulu Parkcity
Commerce Square
Jalan Tun Ahmad Zaidi/
Jalan Tanjung Batu
97000 Bintulu, Sarawak

Ipoh

Wisma Great Eastern
16, Persiaran Tugu
Greentown Ave
30450 Ipoh, Perak

Johor Bahru

Wisma Great Eastern
02-01, Blok A
Komersil Southkey Mozek
Persiaran Southkey 1
Kota Southkey
80150 Johor Bahru

Klang

No. 8 & 10, Jalan Tiara 2A
Bandar Baru Klang
41150 Klang, Selangor

Kluang

No. 22 & 24
Jalan Md Lazim Saim
86000 Kluang, Johor

Kota Bharu

No. S25/5252-T & U
Jalan Sultan Yahya Petra
15200 Kota Bharu, Kelantan

Kota Kinabalu

Wisma Great Eastern
Level 4 & 5, No. 65 Jalan Gaya
88000 Kota Kinabalu, Sabah

Kuala Terengganu

2nd Floor, 6F
Bangunan Persatuan Hin Ann
Jalan Air Jernih,
20300 Kuala Terengganu,
Terengganu

Kuantan

A25, Jalan Dato Lim Hoe Lek
25200 Kuantan, Pahang

Kuching

House No. 51, Lot 435
Section 54, KTL D
Travilion Commercial Centre
Jalan Padungan
93100 Kuching, Sarawak

Lahad Datu

Ground & 1st Floor
MDLD 3804, Lot 66
Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka

Miri

Lots 1260 & 1261
Block 10, M.C.L.D.
Jalan Melayu
98000 Miri, Sarawak

Penang

25, Light Street
10200 Penang

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban,
Negeri Sembilan

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak

Taiping

133A, Jalan Barrack
34000 Taiping, Perak

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah

Reach for Great

HEAD OFFICE

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)
Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

☎ **03-4259 8888**

📠 **03-4259 8000**

✉ **wecare-my@greateasternlife.com**

🌐 **www.greateasternlife.com**

Great Eastern Life Assurance (Malaysia) Berhad (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.