

PRODUCT DISCLOSURE SHEET



Dear <Name of Customer>,

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

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

Date:<dd/mm/yyyy>

1 What is Smart Legacy Global?

Smart Legacy Global offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the highest of inception sum assured, prevailing sum assured or total investment value, at the time of claim.

2 Know Your Coverage / Benefits

As an illustration, for **RM<premium amount based on RM2 mil coverage>** <payment mode>, you will receive the following 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 applicable to you. For your actual amount of premium and coverage, please refer to the Sales Illustration. For more details on the benefits, please refer to the Appendix.

| | |
|---|---|
| a) Death Benefit | RM2,000,000 |
| b) Total and Permanent Disability ("TPD") Benefit | RM2,000,000 |
| c) Additional Coverage/ Benefits | i) Loyalty Bonus ii) Maturity Bonus iii) Additional Maturity Bonus iv) Maturity Benefit v) Cover Revive vi) No-Lapse Guarantee |

Your investment-linked insurance **excludes**:

- Suicide – if death was due to suicide within the first policy year.
- TPD that has existed before buying this plan.

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 investment-linked 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 your investment-linked insurance, you must pay a premium of: | |
| Premium | RM<Total Installment Premium including GSR> <payment mode> + RM<single premium> Single Premium 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 | |
| The Company allocates a portion of the premium to purchase units in your chosen investment fund(s). | |
| Premium allocated to purchase units | <x%> of premium or RM<allocated premium> Please refer to the Sales Illustration for more details. |
| You will also have to pay the following fees and charges: | |
| Commission | < Total commission percentage >% of total premium or RM<total commission amount> |
| Insurance Charges | Please refer to the Sales Illustration for more details. |
| Fund Management Charge | Please refer to the Sales Illustration for more details. |
| Policy Fee | RM6 monthly. Please refer to the Sales Illustration for more details. |
| Supplementary Charge | Please refer to the Sales Illustration for more details. |
| Full Surrender Charge | Please refer to the Sales Illustration for more details. |
| Partial Withdrawal Charge | Please refer to the Appendix for more details. |
| Premium Holiday Charge | Please refer to the Appendix 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). The policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges, subject to No-Lapse Guarantee.
- 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.
- Child lien is applicable to Death Benefit and TPD Benefit as follows:

| Age Next Birthday on Policy Anniversary | 1 | 2 | 3 | 4 |
|---|-----|-----|-----|-----|
| Percentage of Inception Sum Assured/Prevailing Sum Assured, whichever is higher | 20% | 40% | 60% | 80% |

- 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.

? 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 unallocated premiums, the value of the units that have been allocated (if any) at the unit price at the next valuation date and any fees and charges (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 more details.

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).

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.