

Note: Please read this Product Disclosure Sheet before you decide to take up Great Early VantageCare 2. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")
 Name of Product : Great Early VantageCare 2
 Date : <dd/mm/yyyy>

1. What is this product about?

Great Early VantageCare 2 is a whole life living assurance plan with immediate participation in profits that matures at age 87 years next birthday. This plan provides benefits upon death, Total and Permanent Disability ("TPD"), or maturity, whichever occurs first. In addition, this plan also provides comprehensive critical illness ("Covered Event") coverage where the Company will pay a certain percentage of the basic sum assured upon the life assured being diagnosed with any of the Covered Events based on the severity of the illness.

2. What are the covers / benefits provided?

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

This plan provides:

i) Death Benefit

In the event of death of the life assured, the following will be payable in one lump sum, less any payment made earlier under the Covered Event Benefit for Early Stage Covered Event and/or Angioplasty and other invasive treatments for coronary artery disease, as the case may be:

- basic sum assured;
- additional sum assured, if any;
- cash bonus (including any accumulated cash bonus), if any; and
- terminal bonus on death, if any.

ii) Additional Sum Assured

Additional sum assured is an additional percentage of basic sum assured which will be payable upon:

- death of the life assured; or
 - occurrence of any one of the Covered Events¹ to the life assured;
- whichever occurs first.

Details of the additional sum assured scale are as follows:

Policy Year	Additional Sum Assured (% of Basic Sum Assured)
1 - <coverage term – 6>	Nil
<coverage term – 5>	5%
<coverage term – 4>	10%
<coverage term – 3>	20%
<coverage term – 2>	30%
<coverage term - 1>	40%
<coverage term>	50%

¹The additional sum assured amount will be determined based on the severity level of the Covered Event as follows:

- only 10% of the additional sum assured in the policy year in which the claim event occurs is payable for Angioplasty and other invasive treatments for coronary artery disease, subject to a maximum of RM25,000 per life; or
- only 50% of the additional sum assured in the policy year in which the claim event occurs is payable for a claim on Early Stage Covered Event; or
- 100% of the additional sum assured in the policy year in which the claim event occurs is payable for Advanced Stage Covered Event, Intermediate Stage Covered Event or Early Stage Covered Event provided that there has been a payment made earlier for a different Early Stage Covered Event.

iii) Total and Permanent Disability Benefit

- In the event of TPD, future premiums will be waived up to a maximum basic sum assured of RM10,000,000 per life.
- The Company shall pay the TPD Benefit not exceeding RM10,000,000, in 3 annual instalments with the first being a lump sum of the basic sum assured or RM2,000,000 whichever is lesser, and the balance of the sum assured (if any) will be payable in two equal annual instalments.
- In addition, cash bonus (including any accumulated cash bonus), if any will be payable in one lump sum whereas terminal bonus (if any) shall be advanced in the same manner, interval and duration as the basic sum assured.
- Any payment made earlier under the Covered Event Benefit for Early Stage Covered Event and/or Angioplasty and other invasive treatments for coronary artery disease, as the case may be will be deducted from the amount of TPD Benefit payable.
- 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).
- Please note that the above TPD Benefit is subject to underwriting and is payable only if the policy is in full force and effective and the valid disability occurs prior to the policy anniversary of age 70 years next birthday.

iv) Covered Event Benefit

In the event any one of the Covered Events* occurs to the life assured, the following will be payable in one lump sum, less any payment made earlier under the Covered Event Benefit for Early Stage Covered Event and/or Angioplasty and other invasive treatments for coronary artery disease, as the case may be:

- basic sum assured;
- additional sum assured (if any);
- cash bonus (including any accumulated cash bonus), if any; and
- terminal bonus on Covered Event (if any).

*The Covered Event is of the severity level of:

- Advanced Stage
- Intermediate Stage
- Early Stage provided that there has been a payment made earlier for a different Early Stage Covered Event under the Covered Event Benefit.

In the event the life assured undergoes the Angioplasty and other invasive treatments for coronary artery disease, the following will be payable in advance in one lump sum:

- 10% of the basic sum assured; and
- 10% of the applicable additional sum assured (if any);

subject to a maximum of RM25,000 per life. The total benefit payable subsequently under this policy will be reduced by the quantum of such payment made in relation to Angioplasty and other invasive treatments for coronary artery disease.

In the event any one of the Early Stage Covered Events occurred to the life assured, the following will be payable in advance in one lump sum:

- 50% of the basic sum assured; and
- 50% of the applicable additional sum assured (if any);

provided that there has not been a payment made earlier for a different Early Stage Covered Event under the Covered Event Benefit. The total benefit payable subsequently under this policy will be reduced by the quantum of such payment made in relation to such Early Stage Covered Event.

Covered Event Table

Covered Event Table

No	Covered Event	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of the basic sum assured	100% of the basic sum assured	100% of the basic sum assured
List of Core Covered Events with 3 Severity Levels				
1	Alzheimer's Disease/ Severe Dementia	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/Severe Dementia
2	Bacterial Meningitis	Bacterial Meningitis with Full Recovery	Mild Bacterial Meningitis	Bacterial Meningitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>
3	Blindness	Loss of Sight in One Eye	- Optic Nerve Atrophy - Retinitis Pigmentosa	Blindness – <i>Permanent and Irreversible</i>
4	Brain Surgery	- Surgery for Subdural Haematoma - Cavernous Sinus Thrombosis Surgery - Cerebral Shunt Insertion	- Removal of brain tumour via transphenoidal route - Surgical Removal of Pituitary Tumour	Brain Surgery
5	Cancer	- Carcinoma in situ - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia	Mastectomy for CIS Breast or Prostatectomy for Early Prostate Cancer	Cancer – <i>of specified severity and does not cover very early cancers</i>
6	Chronic Aplastic Anemia	Reversible Aplastic Anemia	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anemia – <i>resulting in permanent Bone Marrow Failure</i>
7	Coma	Coma for 48 hours	- Severe Epilepsy - Coma for 72 hours	Coma – <i>resulting in Permanent neurological deficit with persisting clinical symptoms</i>

No	Covered Event	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of the basic sum assured	100% of the basic sum assured	100% of the basic sum assured
8	Coronary Artery By- Pass Surgery	<ul style="list-style-type: none"> - Pericardectomy or Keyhole Cardiac Surgery - Transmyocardial Laser Surgery or Enhanced External Counterpulsation Device use 	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
9	Deafness / Loss of Hearing	Partial Loss of Hearing	Cochlear Implant Surgery	Deafness – <i>Permanent and Irreversible</i>
10	Encephalitis	Encephalitis with Full Recovery	Mild Encephalitis	Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>
11	End Stage Kidney Failure	Surgical Removal of One Kidney	Chronic Kidney Disease	Kidney Failure – <i>requiring dialysis or kidney transplant</i>
12	End Stage Liver Disease	<ul style="list-style-type: none"> - Liver Surgery - Biliary Tract Reconstruction Surgery 	<ul style="list-style-type: none"> - Liver Cirrhosis - Chronic Primary Sclerosing Cholangitis 	End-Stage Liver Failure
13	End Stage Lung Disease	<ul style="list-style-type: none"> - Severe Asthma - Permanent (or Temporary) Tracheostomy 	Surgical Removal of One Lung	End-Stage Lung Disease
14	Heart Attack	<ul style="list-style-type: none"> - Cardiac Pacemaker Insertion - Less Severe Heart Attack 	Cardiac Defibrillator Insertion	Heart Attack – <i>of specified severity</i>
15	Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Percutaneous Cardiac Valve Replacement	Heart Valve Surgery
16	Major Burns	Mild Severe Burns	Moderately Severe Burns	Third Degree Burns – <i>of specified severity</i>
17	Major Head Trauma	Facial Reconstructive Surgery	Mild Head Trauma	Major Head Trauma – <i>resulting in permanent inability to perform Activities of Daily Living</i>
18	Other Serious Coronary Artery Disease	Early Coronary Artery Disease	Moderate Coronary Artery Disease	Serious Coronary Artery Disease
19	Paralysis / Paraplegia	<ul style="list-style-type: none"> - Loss of Use of One Limb - Accidental Cervical Spinal Cord Injury - Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction 	Loss of One Limb requiring Prosthesis	Paralysis of limbs
20	Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease – <i>resulting in permanent inability to perform Activities of Daily Living</i>
21	Primary Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> - Secondary Pulmonary Hypertension – Class III - Insertion of a Vena-cava filter 	Secondary Pulmonary Hypertension – Class IV	Primary Pulmonary Arterial Hypertension – <i>of specified severity</i>
22	Surgery to Aorta	Large Asymptomatic Aortic Aneurysm or Dissection	Minimally Invasive Surgery to Aorta	Surgery To Aorta

No	Covered Event	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of the basic sum assured	100% of the basic sum assured	100% of the basic sum assured
List of Core Covered Events with 2 Severity Levels				
23	Full Blown AIDS	HIV due to Assault or Occupationally Acquired HIV	NA	Full-blown AIDS
24	Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	NA	Fulminant Viral Hepatitis
25	Loss of Independent Existence	Early Loss of Independent Existence	NA	Loss of Independent Existence
26	Loss of Speech	NA	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
27	Major Organ Transplant	- Small Bowel Transplant - Corneal Transplant	NA	Major Organ / Bone Marrow Transplant
28	Multiple Sclerosis	Early Multiple Sclerosis	NA	Multiple Sclerosis
29	Severe Cardiomyopathy	Hypertrophic Cardiomyopathy	NA	Cardiomyopathy - <i>of specified severity</i>
30	Stroke	NA	Carotid Artery Surgery	<i>Stroke – resulting in permanent neurological deficit with persisting clinical symptoms</i>
31	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Systemic Lupus Erythematosus	NA	Systemic Lupus Erythematosus with Severe Kidney Complications
List of Core Covered Events with 1 Severity Level				
32	Apallic syndrome (i.e. Persistent Vegetative State (PVS))	NA	NA	Apallic syndrome (i.e. Persistent Vegetative State (PVS))
33	Benign Brain Tumor – <i>of specified severity</i>	NA	NA	Benign Brain – Tumor <i>of specified severity</i>
34	Chronic Relapsing Pancreatitis	NA	NA	Chronic Relapsing Pancreatitis
35	Creutzfeldt-Jakob Disease (Mad Cow Disease)	NA	NA	Creutzfeldt-Jakob Disease (Mad Cow Disease)
36	Ebola Haemorrhagic Fever	NA	NA	Ebola Haemorrhagic Fever
37	Eisenmenger's Syndrome	NA	NA	Severe Eisenmenger's Syndrome
38	Elephantiasis	NA	NA	Elephantiasis
39	HIV Infection Due to Blood Transfusion	NA	NA	HIV Infection Due To Blood Transfusion
40	Medullary Cystic Disease	NA	NA	Medullary Cystic Disease
41	Meningeal Tuberculosis	NA	NA	Meningeal Tuberculosis
42	Motor Neuron Disease – <i>Permanent neurological deficit with persisting clinical symptoms</i>	NA	NA	Motor Neuron Disease – <i>Permanent neurological deficit with persisting clinical symptoms</i>
43	Muscular Dystrophy	NA	NA	Muscular Dystrophy
44	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	NA	NA	Occupationally Acquired Human Immunodeficiency Virus

No	Covered Event	Benefit Payout		
		Early Stage	Intermediate Stage	Advanced Stage
		50% of the basic sum assured	100% of the basic sum assured	100% of the basic sum assured
				(HIV) Infection
45	Poliomyelitis	NA	NA	Poliomyelitis
46	Progressive scleroderma	NA	NA	Progressive scleroderma
47	Rabies	NA	NA	Rabies
48	Severe Haemophilia	NA	NA	Severe Haemophilia
49	Terminal Illness	NA	NA	Terminal Illness
No	Covered Event	Benefit Payout		
50	Angioplasty and other invasive treatments for coronary artery disease	10% of the basic sum assured, subject to a maximum of RM25,000 per life		

v) Non-Guaranteed Bonuses

- Non-guaranteed cash bonuses will be determined annually at the discretion of the Company and the bonuses declared in the first two years will only be vested after the policy has been in force for two years. Three options are available pertaining to cash bonus:

Option 1	To receive each cash bonus, if any, when it is payable.
Option 2	To apply the cash bonuses, if any, when it is payable, to pay any Automatic Premium Loan, Cash Loan and/or premium due until all the cash bonuses, if any, are exhausted. Any balance remaining will be left on deposit with the Company.
Option 3	To leave all cash bonuses, if any, on deposit with the Company. However, if the Total Indebtedness exceeds the surrender value (excluding bonuses, if any) of this Policy at any time, this option shall automatically be changed to Option 2.

- Non-guaranteed terminal bonus (if any) is payable upon death, TPD prior to the policy anniversary of age 70 years next birthday, occurrence of any one of the Covered Events[#], surrender or maturity.

[#] Please refer to * set out under Covered Event Benefit.

vi) Maturity Benefit

Upon survival of the life assured to the maturity date of the policy, the following will be payable in one lump sum, less any payment made earlier under the Covered Event Benefit for Early Stage Covered Event and/or Angioplasty and other invasive treatments for coronary artery disease, as the case may be:

- basic sum assured;
- cash bonus (including any accumulated cash bonus), if any; and
- terminal bonus on maturity (if any).

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

Duration of cover: <Term of Assurance> year(s) or upon termination, whichever occurs first.

3. How much premium do I have to pay?

- The estimated premium for this plan that you have to pay: RM<Basic Premium> <Premium Mode>
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- The premium that you have to pay may vary depending on the underwriting requirement of the Company.
- Premium rates are guaranteed. The premium rates to be applied will depend on the entry age next birthday, gender and smoker status. However, premium payment will increase with an increase in coverage.

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

- 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.
- Commission is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy.
- The commission varies according to the premium amount (excluding any extra premium).
- The percentage of commission is as follows:

Policy Year							
Percentage of Commission (%)							

Note: For the commission amount, please refer to the sales illustration.

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

- 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.
- The Company may determine the terms of acceptance based on declaration made by you including but not limited to the extra premium(s) to be charged with respect to each benefit that is applied for.
- Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period – you may cancel your policy by returning your insurance policy within 15 days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period –
 - The eligibility for Covered Event benefit under Advanced Stage will only start 60 days after the effective date or reinstatement date of this plan, whichever is later for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Other Serious Coronary Artery Disease and Angioplasty and other invasive treatments for coronary artery disease; and 30 days after the effective date or reinstatement date of this plan, whichever is later, for Advanced Stage of any other Covered Event.
 - The eligibility for Covered Event benefit under Early Stage and Intermediate Stage will only start 60 days after the effective date or reinstatement date of this plan, whichever is later.
- Child lien - In the event of death, TPD, occurrence of any of the Covered Events under the Covered Event Benefit of a child below age 5 years next birthday, the benefit payable shall subject to the following child lien:

Age Next Birthday	1	2	3	4
Percentage of Total Sum Assured	20%	40%	60%	80%

 - The full amount of the benefit will be payable from age 5 years next birthday onwards.
 - If any payment made under the Covered Event Benefit for Early Stage Covered Event and/or Angioplasty and other invasive treatments for coronary artery disease has been revised due to child lien, the total benefit payable subsequently under this policy will be reduced by an amount as if the child lien had not been applied.
- In the case of a collateral policy where the benefit payout (inclusive of non-guaranteed benefits) at maturity is designated for settlement of a credit facility, please note that the actual maturity payout may not be sufficient to cover the outstanding loan amount after taking into account the variability of non-guaranteed benefits.
- Critical Illness Riders –
 - For all Critical Illness riders, the Company reserves the right to revise such non-guaranteed Critical Illness riders' premium rate. Each premium revision (if any) will be capped at a maximum of 20% of such existing Critical Illness riders' premium.
 - For the following Critical Illness riders, the Company reserves the right to revise the non-guaranteed Critical Illness riders' premium rate at any time.
 - GreatLady Rider A, B, C
 - ChildrenCare Rider
 - Premium Waiver on CI Rider
 - Critical Illness Care Rider
 For all other Critical Illness riders, the Company may only revise the non-guaranteed Critical Illness riders' premium at any time after the respective rider has been in force for 5 years.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.

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?

- Pre-existing illness.
- 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.
- Total and Permanent Disability resulting from self-inflicted injuries, while sane or insane.
- Any Covered Event which commenced, occurred or diagnosed during the respective waiting period, from the Risk Effective Date or from the date of any reinstatement of the policy, whichever is the latest.

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 policy?

Yes, you may cancel your plan by giving a written notice to the Company. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of 30 days, your policy may lapse unless your policy has acquired cash value. The cash amount that the Company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

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 life insurance and medical and health insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (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 : wecare-my@greateasternlife.com

10. Are there any other similar types of cover available?

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

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. 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.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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 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>.