

Note: Please read this Product Disclosure Sheet before you decide to take up Great Generation Care. 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 Generation Care
 Date : <dd/mm/yyyy>

1. What is this product about?

Great Generation Care is a non-participating plan that offers insurance protection until the life assured's age 80 years next birthday. This plan pays a lump sum benefit if you die, suffer Total and Permanent Disability ("TPD"), or are diagnosed with a Covered Event during the term of the policy. In addition, this plan also provides coverage against Covered Event and Child Illnesses for your children.

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**
 Upon death of the life assured, the higher of 100% of the basic sum assured or total premiums paid will be payable in one lump sum.
- ii) **TPD Benefit**
 Upon TPD prior to the policy anniversary on which the life assured attains age 70 years next birthday, the death benefit will be advanced as follows:
 - the death benefit not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the death benefit or RM2,000,000, whichever is lesser, and
 - the balance of the death benefit will be payable in two equal annual instalments.
 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).
- iii) **Covered Event Benefit**
 Upon occurrence of any one of the Covered Events to the life assured, the higher of 100% of the basic sum assured or total premiums paid will be payable in one lump sum.

Note:

Upon occurrence of Angioplasty and other invasive treatments for coronary artery disease, only 10% of the basic sum assured will be payable, subject to a maximum amount of RM25,000 per life. The benefit for death, TPD, any other Covered Events on the life assured and maturity payable subsequently under this policy will be reduced accordingly.

- iv) **Child Protect Benefit**
 Upon occurrence of any one of the Covered Events or Child Illnesses to the life assured's child, the following benefit will be payable in one lump sum, subject to a maximum amount per child per life assured ("Eligible Payout"):

Policy Year	% of Basic Sum Assured
1	5%, up to a maximum of RM12,500
2	10%, up to a maximum of RM25,000
3 and above	20%, up to a maximum of RM50,000

Notes:

- Upon occurrence of Angioplasty and other invasive treatments for coronary artery disease, only 10% of the Eligible Payout will be payable, subject to a maximum amount of RM25,000 per child. The Child Protect Benefit payable subsequently under this policy will be reduced accordingly.
 - There is no limit on the number of claims that can be made under Child Protect Benefit. However, the Child Protect Benefit will only be payable once for each child under this policy, unless the first claim for the child is on Angioplasty and other invasive treatments for coronary artery disease.
 - The maximum lifetime limit per child is RM100,000.
 - Upon occurrence of death, TPD, or any one of the Covered Events (except Angioplasty and other invasive treatments for coronary artery disease) to the life assured, the Child Protect Benefit shall cease.
- v) **Emotional Support Benefit**
 Upon a claim being paid on Child Protect Benefit or Parent Protect Rider (if any), an additional 1% of the basic sum assured will be payable in one lump sum, subject to a maximum aggregate amount of RM10,000 per life.
 - vi) **Maturity Benefit**
 Upon survival of the life assured to the maturity date of the policy, the higher of 100% of the basic sum assured or total premiums paid will be payable in one lump sum.

The above benefits are subject to the 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 and the policy terms may vary depending on the underwriting requirement of the Company.
- 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.
- The premium rates are non-guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium by giving you at least 3 months' advance notification. 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.

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.
- Total direct 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 total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission is as follows:

Policy Year							
Percentage of Total Direct Commission (%)							

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

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 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 and Child Protect Benefit will start only 30 days or 60 days (depending on the type of Covered Event or Child Illness) after the effective date or date of any reinstatement, whichever is later.
- Survival period – The Child Protect Benefit will only be payable if the life assured's child survives 14 days after the occurrence of the Covered Event or Child Illness.
- 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?

- Death during the first policy year from the risk commencement date or from the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
- The Company will not be liable for any TPD Benefit if TPD:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is 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.
 - is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by the life assured.
 - is resulted from war, whether declared or undeclared.
- The Company will not be liable for any Covered Event Benefit if the conditions or signs and symptoms associated with the Covered Event:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - has existed or was diagnosed during the waiting period.
 - has 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.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured.
 - is 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. The exceptions are HIV Infection Due to Blood Transfusion, Full-blown AIDS and Occupationally Acquired HIV Infection, which are covered under this plan.
 - is resulted directly from alcohol or drug abuse.

- is resulted from war, whether declared or undeclared.
- iv. The Company will not be liable for any Child Protect Benefit if:
- The conditions or signs and symptoms associated with the Covered Event or Child Illness:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later.
 - has existed or was diagnosed during the waiting period.
 - has 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.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is resulted from the life assured's child committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured's child.
 - is caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection. The exceptions are HIV Infection Due to Blood Transfusion, Full-blown AIDS and Occupationally Acquired HIV Infection, which are covered under this plan.
 - is diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured's child attains the age of 1 year or less.
 - is resulted directly from alcohol or drug abuse.
 - is resulted from war, whether declared or undeclared.
 - The life assured's child:
 - is above age 17 next birthday at the time of policy issue date.
 - is above age 18 next birthday upon the occurrence of the Covered Event or Child Illness.
 - did not survive for at least 14 days after the occurrence of a Covered Event or Child Illness.

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)
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 Customer Service Careline : 1300-1300 88
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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 plans 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>.