

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

1. What is this product about?

Great Multi Cancer Care is a non-participating whole life plan that offers insurance protection until the life assured's age 85 years next birthday. This plan provides benefits if you die or are diagnosed with cancer from early to advanced stage during the term of the policy. Upon maturity, you will receive <150%/100%> of the total premiums paid.

2. What are the covers / benefits provided?

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

This plan provides:

i) Cancer Benefit

Upon occurrence of cancer to the life assured, the following benefit will be payable.

No.	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 without interest, whichever is higher

Notes:

- 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.
- The Intermediate Stage Cancer Benefit is subject to the deduction of claim payout for Early Stage Cancer if the Intermediate Stage Cancer is diagnosed within 6 months from the diagnosis date of Early Stage Cancer.
- The basic sum assured payable for Advanced Stage Cancer Benefit is subject to the deduction of claim payout for Early Stage Cancer if:
 - the Advanced Stage Cancer is diagnosed within 3 months from the diagnosis date of Early Stage Cancer; and
 - the Early Stage Cancer is of the same organ or same side of the paired organ.
- 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 Recovery Benefit.

ii) Recovery Benefit

Upon diagnosis of Advanced Stage Cancer, 50% of the basic sum assured will be payable together with the Advanced Stage Cancer Benefit. An additional 50% of the basic sum assured will be payable 1 year after the diagnosis date of Advanced Stage Cancer and the policy will be terminated thereafter.

iii) Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit

If the life assured is diagnosed with benign tumour suspicious of malignancy and with surgical excision in 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.

iv) Death Benefit

Upon death of the life assured, the higher of the total premiums paid without interest or cash value will be payable in one lump sum.

v) Bereavement Benefit

Upon death of the life assured, an additional amount will be payable on top of the Death Benefit as follows:

Policy Year	Bereavement Benefit (% of Basic Sum Assured)

vi) Maturity Benefit

Upon survival of the life assured to the maturity date of the policy, <150%/100%> of the total premiums paid without interest 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: <Premium Payment Term> years 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.
- The premium rates are non-guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium on policy anniversary by giving you at least 3 months' advance written notification. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policies regardless of the individual claim 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 of Cancer Benefit and Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit will start only 60 days after the risk commencement date or date of any reinstatement, whichever is later.
- Child Lien – For life assured below age 5 years next birthday, the following child lien shall apply to the Cancer Benefit, Recovery Benefit and Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit.

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

- 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 Cancer Benefit, Recovery Benefit and Benign Tumour Suspicious of Malignancy and with Surgical Excision Benefit if the conditions or signs and symptoms associated with the cancer or benign tumour:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later; or
 - has existed or was diagnosed during the waiting period; or
 - 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; or
 - was 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; or
 - was diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured attains the age of 17 years next birthday.

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:

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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 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>.