

Note: Please read this Product Disclosure Sheet before you decide to take up GREAT Multi-Gen Wealth 3. 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-Gen Wealth 3

Date : <dd/mm/yyyy>

1. What is this product about?

GREAT Multi-Gen Wealth 3 is a limited pay non-participating whole life plan which allows you to choose the percentage of investment booster and survival benefit. The investment booster will be credited into the total investment value via purchasing units in the chosen investment-linked fund(s) while the survival benefit will be payable to you at the end of each policy year.

This plan offers a combination of protection and savings benefits. It provides benefits in the event of death during the term of the policy. In addition, this plan provides investment booster to boost the total investment value, survival benefit as well as maturity benefit. Besides that, you have the option to appoint Alternate Policyowner, Secondary Life Assured and/or Change of Life Assured, which would allow you to pass your legacy from generation to generation.

The total investment value depends on the price of the underlying units, which in turn depends on the performance of the chosen fund(s).

2. What are the covers / benefits provided?

What are the covered benefits provided?

Basic Plan Benefit			
1) Death Benefit	Upon death of the life assured, the death benefit will be payable as follows:		
	Policy Year	Death Benefit	
		<div>Due to non-accidental cause</div> <div>Due to accidental cause</div>	
	1 – 2	<div>a) basic premiums paid-to-date without interest less total investment booster (if any) and/or total survival benefit paid (if any); and</div> <div>b) the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date</div>	<div>a) Guaranteed Death Benefit; and</div> <div>b) Total investment value (if any) which is calculated at NAV on the next valuation date.</div>
	3 and thereafter	<div>a) Guaranteed Death Benefit; and</div> <div>b) Total investment value (if any) which is calculated at Net Asset Value (NAV) on the next valuation date.</div>	
<div>Guaranteed Death Benefit:</div> <div>The higher of</div> <div><div>• 105% Basic premiums paid-to-date less total investment booster (if any) and/or total survival benefit paid (if any); or</div><div>• Cash value.</div></div>			
2) Bereavement Benefit	<div>RM<minimum(10% of basic annualised premium, 5,000)>shall be payable in one lump sum upon death of the initial life assured and provided the Secondary Life Assured has been successfully converted to the new life assured.</div> <div>This benefit will only payable once per policy and is subject to a maximum of RM5,000 per life, subject to terms and conditions. Bereavement Benefit will not be payable if the Death Benefit has been paid out on the death of the initial life assured.</div>		

Basic Plan Benefit									
3) Investment Booster and Survival Benefit	<p>This plan offers a combination of investment booster and survival benefit. The percentage (%) of investment booster to survival benefit that you have chosen for this plan is as shown below:</p> <table border="1"> <thead> <tr> <th>Investment Booster %</th><th>Survival Benefit %</th></tr> </thead> <tbody> <tr> <td> </td><td> </td></tr> </tbody> </table> <p>a) Investment Booster Investment booster will be credited into the total investment value at the end of every year, until death or surrender or maturity of the policy, whichever occurs first. Once the investment booster is credited into your total investment value, it is no longer guaranteed and its value will fluctuate based on the performance of the assets of the fund(s) you have selected.</p> <p>b) Survival Benefit Survival benefit will be payable to you at the end of every year, until death or surrender or maturity of the policy, whichever occurs first.</p> <p><u>Total amount payable for Investment Booster and Survival Benefit:</u></p> <table border="1"> <thead> <tr> <th>End of Policy Year</th><th>Investment Booster and Survival Benefit</th></tr> </thead> <tbody> <tr> <td> </td><td> </td></tr> </tbody> </table>	Investment Booster %	Survival Benefit %			End of Policy Year	Investment Booster and Survival Benefit		
Investment Booster %	Survival Benefit %								
End of Policy Year	Investment Booster and Survival Benefit								
4) Maturity Benefit	<p>While the policy is in force, upon survival of the life assured to the maturity date of the policy, the following will be payable in one lump sum, subject to its terms and conditions:</p> <p>a) <X>% of basic annualised premium;</p> <p>b) Total investment value (if any) which is calculated at NAV on the next valuation date; and</p> <p>c) Final year survival benefit, if any.</p>								
5) Optional Feature – Alternate Policyowner	<p>This plan allows you to appoint Alternate Policyowner while the policy is in force. The appointed person will take over the policy in the event of your death subject to the approval of the Company, provided the policy is still in force. They must be a natural person. The payment of the premium must continue if still within the premium payment term.</p>								
6) Optional Feature – Secondary Life Assured	<p>You may appoint Secondary Life Assured during the lifetime of the existing life assured while the policy is in force. Your policy will remain in force in the event of death of the existing life assured whereby the Secondary Life Assured will become the new life assured subject to the approval of the Company. The payment of the premium must continue if still within the premium payment term and the policy shall remain in force. Thereafter, benefits such as investment booster, survival benefit and maturity benefit shall continue to be payable, where applicable. The death benefit will be paid out on the death of the new life assured. The policy values and coverage term will not be affected after such conversion.</p> <p>If there is no appointment of Secondary Life Assured or the conversion of the Secondary Life Assured does not take place eventually, the death benefit will be paid out upon death of existing life assured and the policy will be terminated.</p>								
7) Optional Feature – Change of Life Assured	<p>This plan allows you to change the life assured during the lifetime of the existing life assured while the policy is in force subject to the approval of the Company. After change of life assured, the payment of the premium must continue if still within the premium payment term and benefits such as investment booster, survival benefit and maturity benefit shall continue to be payable, where applicable. The death benefit will be paid out on the death of the new life assured. The policy values and coverage term will not be affected after such change.</p>								
Coverage term	<Policy Term> years or upon termination, whichever occurs first								

Waiver and Payer Benefits	
CI Premium Waiver Rider	
Premiums to be waived upon occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease) of the life assured	RM<total premium waived> per year
Coverage term	<Rider's term of assurance> years or upon termination, whichever occurs first.
Payer Waiver Extra Rider	
Premiums to be waived upon TPD prior to policy anniversary of age 70 years next birthday, death, or the occurrence of any one of the Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease) to the payer.	RM<total premium waived> per year
Coverage term	<Rider's term of assurance> years or upon termination, whichever occurs first.

GREAT Wealth Enhancer Payer		
Premiums to be waived upon the Total and Permanent Disability (“TPD”) prior to the policy anniversary of age 70 years next birthday or death of the payer, subject to the following terms and conditions:		
End of Policy Year	TPD or Death due to non-accidental cause	TPD or Death due to accidental cause
1 – 2	All rider’s premium paid will be refunded	All future premiums will be waived
3 and thereafter	All future premiums will be waived	
Coverage term		
RM<total premium waived> per year		
<Rider’s term of assurance> years or upon termination, whichever occurs first.		

Note: The above benefits are subject to the terms and conditions stated in the policy contract. Any indebtedness under the policy shall first be deducted from the benefits and claim proceeds payable.

Fund(s) chosen:

Policy Year		
From	To	

Reminder: 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.

3. How much premium do I have to pay?

	The Estimated Premium That You Have To Pay	Premium Duration
Basic Premium ¹		<Premium payment term> years or upon termination, whichever occurs first.
CI Premium Waiver Rider ²		<Rider's premium payment term> years or upon termination, whichever occurs first.
Payer Waiver Extra Rider ²		<Rider's premium payment term> years or upon termination, whichever occurs first.
GREAT Wealth Enhancer Payer ¹		<Rider's premium payment term> years or upon termination, whichever occurs first.
Total		

Notes:

- If you make Single Premium Top-Ups, the Company will allocate 95% of the Single Premium Top-Ups to purchase units in the investment-linked fund(s) that you have chosen. 5% of the unallocated premiums will be used to pay commissions to intermediary and other expenses of the Company.

¹ The premium will remain the same throughout the premium duration.

² The total premium that you have to pay and the policy terms may vary depending on the underwriting requirement of the Company. 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 30 days' 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. However, the Company may only revise the premium of Payer Waiver Extra Rider after the rider has been in force for 5 years and the revision, if any, will be capped at a maximum of 20% of the existing rider's premium.

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.
- Fund management charge - Please refer to the sales illustration for the fund management charge and to the fund fact sheet for details of the chosen investment-linked fund(s). The fund management charge is not guaranteed and may be varied on the policy anniversary by giving you at least 3 months' advance written notice.

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 (if applicable), and state your age correctly.
- Free-look period – You may cancel your policy by returning the policy within 15 days after the policy has been received by you. The Company will refund to you the following:
 - all premiums paid without interest plus rider(s) premium (less medical fee incurred, if any); and
 - the unallocated premiums (if any) and the value of the units that have been allocated (if any) at unit price at the next valuation date.
- Surrender – The cash value will only be payable after two (2) full policy years of premium is paid, while the total investment value (if any) is calculated at NAV on the next valuation date. Any rider attached shall then be terminated.
- Total investment value – The total investment value depends on the price of underlying units, which in turn depends on the performance of the fund.
- Basic premium – This is the basic plan's premium, excluding any rider's premium and advance premium paid.
- Basic annualised premium – This is the basic plan's total premium paid for a policy year, excluding riders' premium.
- Grace period – A grace period of 30 days from each premium due date is given for you to pay your premiums.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.
- Waiting period – The eligibility for benefits under the policy will only start after the waiting period below from the risk effective date.

Plan Name	Conditions	Waiting Period
CI Premium Waiver Rider	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days
Payer Waiver Extra Rider	1) Cancer 2) Coronary Artery By-Pass Surgery 3) Heart Attack 4) Serious Coronary Artery Disease	60 days
	All other Covered Events	30 days

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?**Basic 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 Death Benefit due to accidental cause prior to the second policy anniversary, for any injury resulting in loss suffered as a result of the following whether directly or indirectly:
 - suicide, attempted suicide or self-inflicted injuries, while sane or insane.
 - bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
 - war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
 - from the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict.
 - 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.
 - the life assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the life assured or resistance to arrest.
 - the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
 - the life assured being under the influence of alcohol or drugs unless taken as prescribed by a physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit;
 - 35 mcg of alcohol per 100ml of breath
 - 80mg of alcohol per 100ml of blood
 - 107 mg alcohol per 100ml of urine
 - injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the life assured would or could earn income or remuneration from engaging in such activity.
 - childbirth, pregnancy and/or any complications thereof.
 - ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

- the life assured engaging in commando or bomb disposal duties/training.

CI Premium Waiver Rider

- Covered Event that has existed prior to the risk effective date.
- Covered Event that is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Covered Event that 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.
- Covered Event that is resulted from the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- Covered Event that is resulted from war, whether declared or undeclared.

Payer Waiver Extra Rider

- Death during the first policy year as a result of suicide, while sane or insane.
- TPD or Covered Event that has existed prior to the risk effective date.
- TPD or Covered Event that is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- TPD or Covered Event that is resulted from the payer committing, attempting or provoking an assault or a felony or from any violation of law by the payer.
- TPD or Covered Event that is resulted from the payer driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the payer has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.
- TPD or Covered Event that is resulted from war, whether declared or undeclared.
- TPD that 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.

GREAT Wealth Enhancer Payer

- Death during the first policy year as a result of suicide.
- TPD caused directly, by self-inflicted injuries, while sane or insane.
- TPD caused by bodily injury sustained as a result of parachuting or sky diving 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.
- TPD occurred prior to the risk effective date.
- TPD resulted from war, whether declared or undeclared.
- TPD resulted from committing, attempting or provoking an assault or a felony or from any violation of law by the payer.
- TPD resulted from driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the payer has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations.

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 plan?

Yes, you may cancel your policy or any attaching rider(s) by giving a written notice to the Company. However, it is not advisable to hold this policy 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 and/ or total investment value. The cash amount that the Company will pay you when you cancel the policy before the maturity period may be much less than the total amount of premium that you have paid. If you find the fund(s) that you have chosen is no longer appropriate, you have the flexibility to switch fund(s).

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 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 plan available?

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

IMPORTANT NOTE:

THE INVESTMENT VALUE IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND THIS PRODUCT IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE PREMIUM DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED. 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 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. PROTECTION BY 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 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>.